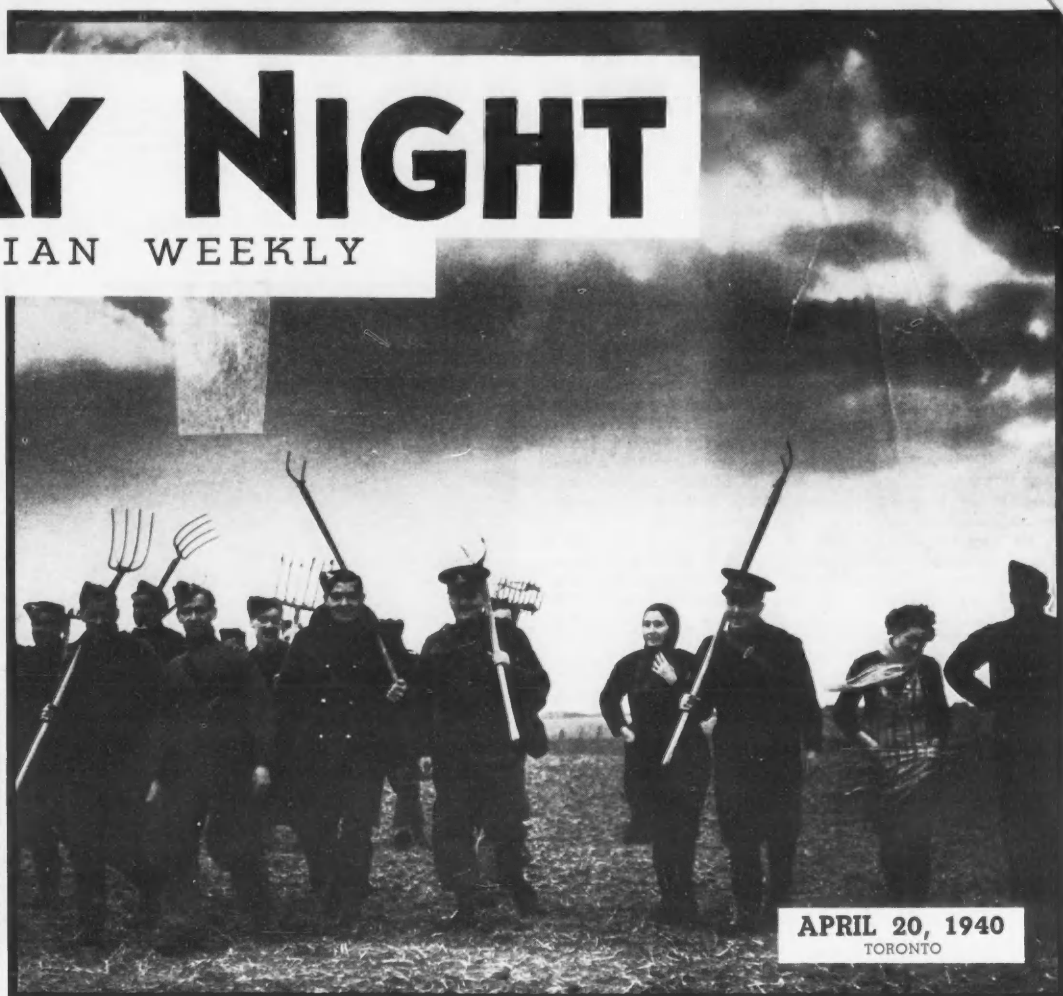


# SATURDAY NIGHT

THE CANADIAN WEEKLY



TEN CENTS  
VOL. 55, NO. 25



APRIL 20, 1940  
TORONTO

MANY loyal supporters of the Allies may have had an uneasy feeling last week that the British were not fully justified in their mine-laying incursions into Norwegian waters, by the fact that the Germans were making use of those waters to evade the blockade, and the further fact that the Germans have already broken every rule of warfare that it has suited them to break. It seemed a terrible thing to expose a neutral country to German attack by compelling it to submit to the use of its waters for Allied strategy. All uneasiness on that score may now be abandoned; it is abundantly clear that the British were merely anticipating by a few hours a carefully planned German move to incorporate Norway as well as Denmark in the German battle front—a move engineered with such outrageous treachery within the attacked countries as has not been seen in European warfare since the Middle Ages.

It seems probable that if the same devices of treachery had been available, the same policy would have been carried out earlier and with more danger to the Allies by a move into the Low Countries, and that only the rigid loyalty of their troops and government officials—together with a magnificent defence organization—have saved Holland and Belgium from the fate of Denmark. That they, with their proximity to the British coast and their easy land access from Germany, would have been enormously more useful to Germany is clear enough; and we are forced to the conclusion that the move against them was considered too risky, as soon as it was found that the two countries would stand together against German aggression.

Hitler's objective in all these cases is to extend the front from which he can operate by air against Great Britain. But in so doing he at the same time extends the front upon which the British can operate by sea against Germany; and he seems to have greatly underestimated the importance of naval power. The British Navy, with scarcely any important vessels opposed to it, is now free to do anything it can against German control of the entrance to the Baltic, and it seems far from impossible that the land forts controlling that passage may eventually be reduced to impotence by naval guns, in which event the decimated German Navy cannot hope to hold control of the Baltic itself. The value of the Kiel Canal was never any greater than the value of the German fleet which can use it to pop in and out of the Baltic, and with that fleet paralysed the canal might as well not exist.

The Germans profess to be satisfied with that part of Norway which is now under their control, and to care nothing for the northern regions, to secure which they nevertheless risked and lost a large part of their naval strength. But their hold on the south cannot be secure while there are well organized forces harrying them from the north, and while their own forces in Norway have no connection with their home bases except by air. Altogether the military situation of the Allies seems to be considerably improved as the result of the extension of the area of conflict—an extension, the moral obloquy of which rests entirely upon the shoulders of Germany.

## Home Fires Burning

OFFICERS of numerous organizations carrying on work of a public character which is indispensable to the physical, spiritual or economic health of the community alike in war and in peace report that the public attention is so wholly concentrated on activities connected with the war that there is a grave shortage not only of funds but also of workers for many other highly deserving projects. It does not need to be pointed out that the work that is done for the war should in almost all cases be an extra effort and not a mere diversion of energy from some good peace-time cause. The successful prosecution of the war assumes the continued carrying on of nearly all our peace-time activities. The idea that the war can be won, for example, if there is any serious slackening off of our efforts, whether governmental or voluntary, to preserve and improve the health of the Canadian people is very much of a delusion. The outbreak of a serious epidemic at home in Canada would have about the same detrimental effect upon the war effort as the outbreak of a serious strike in the munition or transportation business.

## THE FRONT PAGE

One of the gravest weaknesses in the German position is the extent to which the normal efforts for the preservation of the national health have been curtailed as a result of the terrific concentration on the things which the German government has declared to be of more immediate military usefulness. For the purposes of a Blitzkrieg this concentration may be logical; but the Allies are fighting a war of endurance, and have to consider the long pull and even the post-war future.

We earnestly hope that no deserving cause will be neglected in Canada merely because voluntary workers feel that it is more important, or perhaps more fashionable, to knit socks or make bandages or crawl about under the interior works of a motor car.

### After All, War is War

WE HAVE received several letters, a fair proportion of them being anonymous, charging us with having "in the last year or so" become recreant to our previous faith in British traditions of freedom and justice. We earnestly hope that these accusations are not justified, and we do not believe that they are. We think that what our correspondents take for a change in our convictions is merely a change in the nature of the times—a change which took place when Germany and Russia came to their agreement to fall upon Poland and dismember it for their own mutual benefit. As a result of that agreement, Canada, along with the rest of the British Commonwealth of Nations except Eire, is now at war with Germany, and with a Germany which has Soviet Russia as a sort of neutral accomplice in the pursuit of its objectives. Until that situation developed, we were willing to tolerate the efforts of persons and publications in Canada to secure the sympathy of Canadians for the ideas and ideals both of Nazi Germany and of Soviet Russia, little as we sympathized with those ideas and ideals ourselves. We were willing to admit that the Nazis and Communists, so long as they did not advocate the overthrow by violence of the existing governmental system of Canada, were entitled to explain, defend and try to propagate their principles in this country.

But the fact that the Dominion of Canada is now at war with Germany completely alters this situation. Even the most ardent among the true friends of civil liberty in Canada have been prompt to recognize this change and frank to admit its inevitability.

## THE PASSING SHOW

BY HAL FRANK

THERE will be no uneasy peace following this war, promises a European statesman. Does he mean the war is going to last so long that it will catch up with the next one?

Words of good cheer,—  
"The Navy's here!"  
—Old Sea-going Manuscript.

There is a current rumor that because of the strategical error he made in invading Scandinavia Hitler has ordered one of his doubles to commit suicide.

And you will know it is Utopia, too, because they'll have too much regard for the people's nerves to have a naval battle raging at the same time as the Stanley Cup hockey finals.

A banker-reader suggests that Germany's occupation of Denmark provides Canada with a pig opportunity in the markets of the world.

But the impression gains that Germany's blitzkrieg in Scandinavia mis-feuhred.

Question of the Hour: "Where's the sulphur and molasses?"

ness. In the call for a National Conference for Civil Liberty in Wartime, to be held in Montreal on May 18 and 19, it is specifically set forth that "No patriotic Canadian will deny that in time of war it is necessary to put into force measures that would not be tolerated in time of peace—measures to guard against sabotage and espionage, and to provide for the public safety in the event of military attack." In the same document there is a quotation from a resolution passed by the Board of Evangelism and Social Service of the United Church of Canada, referring to "the necessity of accepting in time of war certain restrictions upon those civil liberties which the citizens of a democracy ordinarily enjoy." With the exception of these restrictions, SATURDAY NIGHT is just as ardent for full civil liberty in Canada as it ever was. But we do not admit that a nation is under any obligation, even for the sake of civil liberty, to permit the carrying on of any activities which will seriously hamper the effectiveness of its operations in time of war. We do not believe that the desire of the Canadian people for civil liberty can be permanently destroyed as the result of a few restrictions upon it during a few months or even a few years of war. And anyhow, if it must be destroyed, we prefer to have it destroyed by our own people rather than by an invading force of much more efficient autocrats.

### Queen Elizabeth Way

THE current number of the *Canadian Geographical Journal* contains an informative and beautifully illustrated article on Canada's most magnificent stretch of highway, the Queen Elizabeth Way. When completed this road will extend between Toronto and Fort Erie, ending at the Peace Bridge over the Niagara River, a distance of ninety-one miles. Work was commenced in 1931 in answer to Ontario's most important road problem, the relief of congested traffic between Toronto and the Niagara Peninsula, and to provide a safe, attractive route for tourists entering at Niagara River points through the scenic beauties of Ontario's fruitland.

With the change of government in 1934 the work was continued with increased vigor under the new Minister of Highways, the Hon. Thomas B. McQueen. The originally planned four-lane idea was improved upon by separating the direction lines with a thirty foot grassed and treed strip, thereby eliminating head-on collisions and adding to the comfort of

### ↑ THE PICTURES ↓

**THE HELPING HAND.** While the war on the Western Front lags, British troops are helping on French farms with the necessary work of providing food for the French people. In view of the fact that many farm laborers have been called up for active service, this assistance is invaluable. Left, "work of manure-spreading in progress". Right, troops on the way to the fields where their work is supervised by French womenfolk whose husbands and sons and brothers are at the front.

night driving. Eventually the entire way will be illuminated with incandescent lighting as the standard, with sodium vapor of a different color to identify cross roads. While considerations of safety have been the keynote in building the dual-lane highway, beauty has in no way been sacrificed to utility. Grades have been reduced to gentle slopes, dangerous curves eliminated, and full advantage taken of the topographical grandeur of the terrain.

Large towns and cities are skirted to avoid local traffic and at intersections the road is met by clover-shaped devices; traffic at right angles is conducted safely overhead by bridges.

The Province of Ontario believes that its new highway will be an added attraction to the tens of thousands of tourists who annually enter Canada at ports along the Peninsula. The road is already completed from a point three and a half miles west of Toronto to Burlington; from there to Niagara Falls grading has been done, structures are in place, and the road gravelled; work on the remaining section to Fort Erie has been delayed. While the war will, of necessity, delay the finishing of this inestimably valuable project it is to be hoped that funds will be available with which to bring the work to a fairly rapid completion.

### Education Does Good

THE theory that high school and university educational training is of no value would seem to be completely demolished by the report, made public last week, of the School of Public and International Affairs of Princeton University on the role which radio is playing in the lives of listeners on this North American continent. The investigation was financed by the Rockefeller Foundation, which was very unselfish of it, for the results will not do anything to enhance the prestige of Radio City.

"It is not strange," says the report, "that those who listen least are those who most readily find satisfaction in what they read. Nor is it strange, even with literacy almost universal, to find that the percentage of radio listeners is greater among high school graduates than it is among college graduates, and greater still among those who did not reach high school." In other words, the typical North American education, if pushed far enough, does at least immunize those who acquire it against one of the most serious vices of the age, the vice of excessive addiction to radio listening. The report finds also that the culture-level group which listens most in point of time also listens least to the most serious offerings of radio—its symphonic music, its opera, its talks and discussions and all programs of an educational character.

The conclusion is plain. It is that people who have been educated up to reading will prefer reading even to being talked to, or made music at, by the most perfect mechanical devices of the twentieth century. The report is not a surprise, but it merely reduces to statistics what most of us have long suspected. It suggests that the usefulness of radio as a medium for the diffusion of serious information is strictly limited by the fact that the people who want, and can assimilate, serious information prefer other and more traditional methods of communicating it.

The position of radio is obviously comparable in some respects with that of the other great popular creation of the twentieth century, the comic strip—which is ceasing to deserve the term "comic" because so many examples of it have now turned to pure melodrama. The comic strip, however, makes no

(Continued on Next Page)



# Allies Have Forced Hitler to Come Out and Fight

BY WALTER LIPPMANN

*This is the first article from Mr. Lippmann's pen since his departure for Europe at the end of January. We believe it to be the ablest and frankest analysis of the European situation that has yet been written.*

WE ARE witnessing the second phase of the gigantic struggle which began in the East, has now spread to the North, and is surely destined to spread to the West and the Southeast.

When Hitler came to power, Germany was entirely surrounded, except at one point, by small nations. France was the one great power with which Germany had a common frontier; that frontier is impassable on the Rhine, and beyond the Rhine Germany and France were separated by the demilitarization of the German territory on the left bank of the Rhine. No other great power was in military contact with Germany; the neighbors of Germany were Holland, Belgium, Luxembourg, Switzerland, Austria, Czechoslovakia, Poland, Lithuania and Denmark.

As long as this circle of small states was maintained, it was practically impossible to fight a great European war. There was no battlefield. It has followed that as Hitler has destroyed his small neighbors, he has created battlefields. His conquests have meant that he has been removing the buffers between Germany and the great powers of Europe. The Austrian conquest brought him into contact with Italy; the Polish conquest brought him into contact with Russia; the invasion of Scandinavia has brought him into contact with Great Britain; the invasion of Holland and Belgium will bring him into contact with France; an invasion of the Balkans will bring him into contact with Russia, Italy, Turkey, Great Britain and France. Thus the more he expands, the greater are the forces with which he must deal.

## Hitler's Instalment Plan

Although Hitler foresaw that he could not expand without a struggle, his plan was to manage the thing in such a way that he could deal separately with each of his potential opponents. He intended to destroy them on the instalment plan, as he had destroyed Austria and then Czechoslovakia. His nightmare has always been that he might have to face a coalition of the great powers of Europe, and his cries of rage against Britain reflect his fear that once again, as in the case of Napoleon Bonaparte, Great Britain will organize to suppress an attempt at the domination of Europe. The fact that Hitler has opened up a northern front means that he realizes that the strategical plan of the Allies, which is to organize Europe against him, will be successful unless he can somehow strike a fatal blow at the heart of the Anglo-French power.

For nothing is more certain, amidst all the risks and uncertainties of the battles which have begun, than that the six months' pause has ended because the Allies have compelled Hitler to come out and fight. Although Hitler has the tactical and local initiative in the sense that he has been able to choose Scandinavia rather than the Low Countries or the Balkans for the first battlefield, it is the Allies who are dictating the grand strategy of the war.

From the very beginning they have conceived the war as a siege in which all of Europe would eventually participate, and they have organized their prodigious efforts on the theory that the siege would compel Hitler to fight his way out, and to become exhausted and to be defeated in the attempt. Since the failure of the policy of appeasement, the Allies have never altered their fundamental conception of how the war might be prevented, and how, if it came, it would have to be won. Their plan is to organize Europe against the Nazis. Hitler has several times altered his conception of the war. The fact that the Allies have thus far imposed their strategical intentions upon Hitler is objective evidence, far more reliable than the words of statesmen or the impressions of observers, that thus far, and until Hitler can win sensational victories, the Allies occupy the superior position and possess the superior force.

## Vacillation of Hitler

For it is the weaker side which must vacillate and must improvise; to be the stronger is to be able to fix the conditions in which a war is to be decided and to compel the enemy to submit to them. It is thus of vital importance to know whether it is in fact true that the Allies, not Hitler, are imposing their strategical plans upon the conduct of the war.

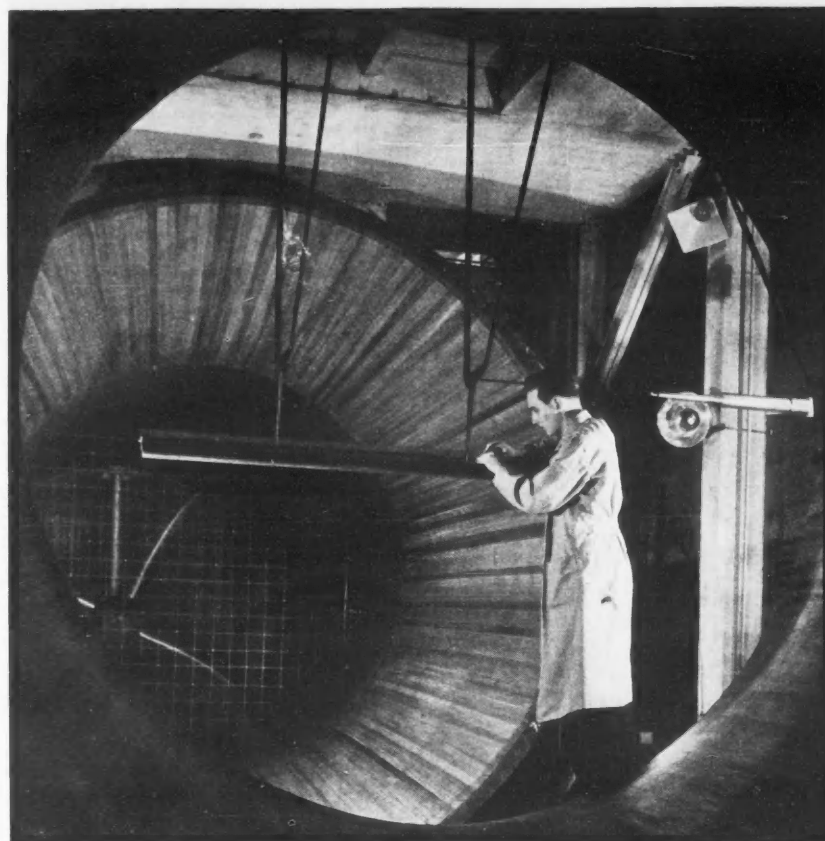
Now, there is no substantial doubt—in fact, the Nazi leaders and propagandists admit it—that since August, 1939, Hitler has several times revised his fundamental conception of the war. His first plan, obviously, was to avoid war altogether for the present and to destroy Poland, as he had destroyed Czechoslovakia, by another Munich. That plan failed when the Poles decided to fight. His second plan was to localize the Polish war by intimidating the Allies into abandoning their guaranty to Poland. This was the primary purpose of the Russian treaty. The threat did not work.

His third plan was to conquer Poland quickly, and then to make peace with the Allies. This plan was not only a mistake; it was a stupendous blunder. It gave the Allies time to mobilize thoroughly; for their mobilization requires at least three weeks. Once the war had begun, there was therefore never the slightest possibility that the Allies would make peace and demobilize while Hitler's war machine was intact. For if the Allies had accepted the peace which Hitler offered them in October, demobilization would have been the equivalent of military suicide. At any time thereafter they would have been open to a Western blitzkrieg, having no Polish ally to hold up the Germans for the short but absolutely vital three weeks which they would have needed in order to mobilize again.

## The Inexpensive War

Hitler's fourth plan was to fight a very inexpensive war against Great Britain, using submarines, magnetic mines and a few airplanes—but to leave France alone—to conserve his stocks of raw materials, to loot the conquered territory, to enslave the inhabitants and to organize the Russian production. He believed in the decadence of the democracies. He hoped that he could tire out the Allies and that he could demoralize their fighting spirit, that he could divide them by propaganda, could undermine them by subversive conspiracy (using the communists to corrupt the working classes and the defeatists to corrupt the rich); he hoped that either he could wangle a truce or that he could provoke the Allies to rash and foolish adventures.

This plan was explored thoroughly during the winter. The plan failed because it was a fantasy. The Nazis realized, approximately about the time of the Sumner Welles mission to Europe, that the Russian production cannot be organized to serve Germany's war needs. The task is technically impossible in any reasonable length of time and, moreover, the Russians have made it clear enough that they will passively resist such an undertaking. Second, the Allies were restrained partly by good sense, and partly by good luck, from involving themselves in a disastrous and useless war with Russia. Third, the free peoples are not decadent. There were changes in the Cabinets in London and Paris which brought to greater influence men who were determined not to sit and wait while Hitler decided how it would suit him to fight the war.



## ↑ THE PICTURES ↑

CANADA'S SCIENTIFIC BRAINS are harnessed to her war effort. Above are several pictures taken in the laboratory of the National Research Council at Ottawa where keen young scientists seek to bring to perfection the air war-machines of the Dominion. Left, a great wind tunnel whose roaring, deafening gales, which sometimes reach the speed of more than 160 miles per hour, provide a conclusive test for models of new planes. Right, Dr. J. J. Green, senior physicist, A. R. Hamilton, technical assistant and W. F. Campbell, junior research engineer, at their drafting board checking and studying the stresses and other factors of new aircraft designs.

Therefore, regardless of the local and tactical result of the fighting, provided, of course, the Germans do not deliver a knockout blow, the blockade is a decisive weapon provided that Germany is compelled to fight a large scale action which lasts until her economic weakness becomes a critical factor.

But this is not the only reason why the Allied strategy has always been, and is now, to compel Hitler to fight. The Allies understand that they must engage in battle the force with which Hitler has terrorized the whole of Europe. For only by taking this risk can they raise up against Hitler that coalition of the powers of Europe which will eventually destroy him. The Allies can create the coalition only by supreme courage and tremendous sacrifice. But with courage they will create it. For the plain fact about Europe today is that every

people in Europe, a large part of the German people included, is a potential ally of the Allies. There are no important exceptions. Though there are Nazi agents and sympathizers planted about Europe, there is no people which does not dread a Nazi victory, none which does not need Hitler's eventual downfall. What has happened in Austria, Czechoslovakia, Poland, Denmark and Norway, and may happen tomorrow in Holland, Belgium, Switzerland, Yugoslavia, Hungary and Rumania, has created a state of mind throughout Europe in which a fierce antipathy is held in check by a tremendous fear.

Hitler knows this. The Allies know it. If Hitler can destroy the Allied power, Europe will submit to his domination and other adventures will participate in the looting which will follow the world-wide anarchy. But if Hitler cannot destroy the Allies, then the Allies will, by liberating the peoples of Europe from their terror, rally to their banner a coalition of Europe. The outcome is no longer dependent on propaganda but on a military decision. The hopes of Europe are with the Allies. The fears of Europe are fixed upon the striking power of the German military machine. Remove that fear and all of Europe will take part in the victory over Hitler.

But that fear cannot be removed until the peoples of Europe see, and are sure that they have seen, the Allies draw into battle and engage totally the armed power which Hitler wields. In this sense it is literally true that the British and French are fighting not only for themselves but for all the peoples of Europe. For only when the intimidated peoples see Hitler's engines of aggression fixed on some battlefield, being burned up and used up beyond the possibilities of their quick renewal, will the great fear subside. Then, and only then, will the coalition that now exists in the hearts of the peoples emerge as a practical instrument of their liberation.

# The Skier Says Farewell To Winter

BY ALBERT ERNEST FLEMMING

THERE is no holding back the clock of the seasons. The hands move on towards spring, no matter how much you wish for the snows to remain a little longer. The air is pregnant with new life, and over night the buds are swelling.

Soon the crystal-clear waters of the northern lakes will sparkle again in the sun. The frozen rivers of the Laurentians will once more flow unfettered. The canoes will be shooting the rapids again and the trout leap in the mountain stream.

The forest-clad hills will take on the luscious shades of young foliage; the transparent light-green of the birches will vie with the reddish-green of the beeches, and the copper tones of the oaks will contrast with the black-green hues of the pines.

The valleys will burst again with young life. New-born lambs will cavort grotesquely over soft green carpeted meadows and fill the air with their tremulous bleats.

The fields clinging to the mountain-sides and stretching voluptuously over the rolling hills will turn chestnut. Steaming horses will pull heavy ploughs up steep slopes

## TO THE BRAVE

KEEP on! there'll be a sunrise after rain!

And lovely June still follows cloudy May;  
And hearts with strength to bear will surely come  
Into the brightness of a better day.

The time may come when you will see 'twas best—  
The day that well-loved hope was crushed and died;  
When you will pass, unmoved and all serene,  
The place at which your heart was crucified.

Then the unworthy loves shall cease to hurt,  
All the unworthy hopes shall be no more;  
And you shall walk at last, all unafraid,  
In a new country, through an open door.

ELIZABETH RYAN.

and turn at precarious angles. Strong arms of bronze-colored habitants will weigh down the plough-handles. The moist scent of dark-brown earth will rise from the freshly-cut furrows and the carefully drawn lines will again make the fields appear like giant open books.

The far hills and mountains will assume once more their delicate mauve-blue tints and roll away into the distant haze at each turn of the road.

THE Laurentians in winter!

Seeing them is like listening to thrilling music that catches you between wind and water.

Standing on the threshold of spring a thankful skier says farewell to a winter's delight.

The magic began with the bright, red-painted sleigh pulling us away from the station over the rolling road. Tucked in with heavy, long-haired black furs, it seemed like a return to the land of childhood where the habikant driver was the farmer who first let you ride on the back of his horse, lifting your five years of weight high in the

air. His good-natured round face, the homely smell of his pipe, the way he snapped his whip in the air, the way he clicked his tongue and chatted with his horses—all that proved him to be the first confidant of your youngest memories.

The horses trotted briskly in the cold air and filled it with the silvery sound of their bells as we slipped down the quaint village street past picturesque-looking houses glowing in rose, blue and yellow. Dark-eyed children waved a shy welcome, pressing healthy faces against the window panes.

Under the sleigh, runners crunched the snow in the deep ruts of the country road that stretched its weary back up the rising valley. Behind us the village disappeared. Trees cast powder-blue arabesques across the soft contours of the rambling hills. On all sides the mountains rose against a silky-blue sky, their solid white cloaks broken by wind-swept rock formations in rusty-red. Dark mauve-green shadows glowed underneath heavily-weighted branches of pines.

These mountains impressed you with their friendliness. Where the Alps are sublime and overpowering, reigning like enthroned gods in solitary majesty, the Laurentians are friendly, their colors gay and their sweeping lines whimsical. They are the ideal skiing mountains.

THE sleigh pulled up at the Chalet. The moment had come when we could put on our skis and glide out over the long white stretches.

There is no sport that compares with skiing.

To climb the hills and fill your lungs with the exhilarating air; to feel the perspiration run in pearls off your forehead, your heart beating in your throat; to rest at the summit and view the country below; to glide downhill; to feel the wind bracing against you with the increasing speed; to see the landscape rapidly approaching and flying past you; to feel your legs go to steel and the wind bring water to your eyes; to experience the thrill of descending unknown trails; to exult as you make the last sweeping turn and come to rest in the valley below... What can compare?

These were to be unforgettable trails through forests clad in white brocade. Pines drooped under freshly fallen snow, and when you touched a tree it unloaded itself with a gliding swish, filling the air for seconds with a glittering shower of white dust that settled quietly under the trees in downy cushions.

DUSK overtook us at the summit as we rested on our ski poles and watched the lights in the valley gleam from the tiny windows of the toy-houses, all cuddled around the huge bulk of the imposing church like chicks snuggling around the mother-hen.

The bells began solemnly and drowsily to ring out the "Angelus". The notes vibrated through the stillness, warning and comforting, now increasing in metallic song, now fading away over the distant hills like a faintly-soft lullaby.

And the knowledge that those humble people down below were folding their hands in prayer created within

us a feeling of reverence. We imagined the fair hands of children, firm hands of people in middle life, old hands tempered by years of hard work. The daily touch of the soil gave these people strength to make their living by their hands and the sweat of the brow.

AFTER a hearty supper at the Chalet we joined the throng skiing to the village inn. The typical smell of a Laurentian "pub" greeted us: a mixture of Molson Ale and Black Horse Lager, with layers of tobacco smoke, drying ski-clothes and the spicy fumes of hot "Gluehwein".

Relaxed behind heavy oak-tables sat dark-haired, jovial habitants, gay Montrealers, smiling priests, high-spirited New Yorkers and sedate Bostonians discussing the day's work and sport.

Out of the hum of voices, laughter and the clinking of glasses rose the Austrian ski-instructor's excited voice: "Sing! Everybody sing!" Chuck and his partner pushed their way through the acclaiming crowd and took their usual places at the piano, Chuck on top, the better to lead the singing, and his partner at the keyboard between his dangling legs. As the strains of "Alouette" rolled through the room the long feather on Chuck's Tyrolean hat marked the time. Soon the whole room seemed to rock with the swaying joy of the song. Through the blue smoke shone the beaming faces of completely happy people.

It was nearing midnight when we left them there and pointed our skis hillwards. A full moon had turned the mountains into a mystic unreality. Its light washed over grayish-blue slopes.

It was bitterly cold as we climbed to the summit which dominated the valley. Through the stillness we could hear faintly the singing drifting up from the village.

We smiled at each other.

"You first?"

"Okay. See you down below!"

The misty grayness swallowed the descending figure. I paused for a moment, pushed off and glided soundlessly, weightlessly as if carried by wings down to the valley floor.

## The Front Page

(Continued from Page One)

pretensions to being elevating, and goes its way cheerfully adding to the happiness of children and those in whom a certain childish attitude still persists. One wonders what would happen if some government agency, empowered thereto by Parliament, should take over all the comic strips in the country and endeavor to enhance their dignity and intensify their Canadianism by inserting among them an occasional purely educational strip imparting instruction in the history and geography of Canada and the ideals of the British Commonwealth of Nations—all financed by means of a two-and-a-half-dollar tax on every reader of comic strips in Canada.



# Skagerrak From The Bosphorus

BY DOROTHY THOMPSON

Istanbul, Turkey (By cable)

IN THE last fifty-six hours I have realized as never before what this war of arms, politics and nerves means to the small nations of Europe, and for the first time fully realize that what is going on is truly a world struggle.

We heard the news of the German occupation of Denmark and the German landings at Oslo and Bergen on the Simplon Express en route from Venice to Istanbul. The chief conductor was handed the news in a small Bulgarian station, where the telegraph office had picked it up. It was just the bare facts and nothing more, with no reports on the reaction of the British and French.

Our train was not crowded, but passengers and crew were international—Italians, Yugoslavs, Bulgarians, Turks, one Spaniard, one Japanese, and Mrs. Clark who is traveling with me, and myself. With only one exception the news created horror and depression. The only exception was the Japanese. What his feelings were none knew, because he was absolutely non-committal. He asked many questions, but answered none.

Derailment due to floods, which have devastated a large part of the Balkans this spring, held up the train ten hours, and we arrived at Istanbul only late Wednesday afternoon to find conflicting reports and an enormous amount of nervous tension. Thursday morning and throughout the day accounts of the battle of Skagerrak began coming through in the Turkish press and radio. Edition after edition of the papers came out on the streets, and were snatched from vendors. Sitting at lunch or at tea in Turkish households, our conversation was interrupted by radio reports, interspersed with the playing of the "Marsellaise" on the Turkish radio.

These countries of southeastern Europe seem far away to Americans. You would think Norway would seem far away to a Turk. By water Norway must be almost as far from Istanbul as New York is from Marseille. None of the numerous Turks with whom I have been talking during the last two days ever set foot in Norway or, for that matter, has ever seen a Norwegian. Yet they are armed and preparing to fight any minute for the same cause, and there is no doubt in their minds that the fate of Norway is directly bound up with their fate.

## West Wall a Cage

For months depression has been settling over all the territory from the Baltic to the Black Sea. Day by day, week by week, they have been reading, hearing with terrible monotony the obituaries of small nations—Austria, Czechoslovakia, Poland, Finland and Denmark. Germany and Russia were swift, ruthless, successful. Britain and France uttered moral words with which they agreed. But which of them would be the next victim and what did British and French "protection" mean?

If one looks at Europe from the west, from the United States for instance, the foreground is occupied by the great profiles of England and France. But if one looks at Europe from the south and east, there looms in the foreground only the great, grim profile of Nazi Germany. Back of the Maginot Line and protected by it is France, and France alone. But behind Germany's West Wall lies not only Germany, but the greater part of Europe, in terms of population more than 90,000,000 people, mostly peasants, members of the little eastern states. For them the West Wall is like the bars of a cage that locks them in with Germany, with only the back door of the Dardanelles open and controlled by Turkey. A kind of claustrophobia possesses these people. German victories breed depression, and out of depression comes a spirit of submission. Perhaps the cause is hopeless. Weeks pass and months, and they ask the question repeatedly, "Will any one ever spring the door and how long will it be?"

In this part of the world, one realizes that German propaganda is wholly based on fear. The Nazis do not care whether people love or admire them, or whether they are called gangsters. They believe fear more potent than idealism. They don't mind being hated, provided hatred is accompanied by terror and frustration. There is a kind of hypnotic power about the terror. Just before we left Italy the Nazis showed a film, "Baptism of Fire," to a select group of invited guests, mostly Italian journalists. It was a picture of the conquest of Poland shown in the cruellest and most ruthless detail. The guests who were there reported that there was almost no applause. Onlookers sat pale and quiet. But the film created precisely the effect intended. It conveyed the idea, "That is what happens to any one who opposes us."

## Logic of Small Nations

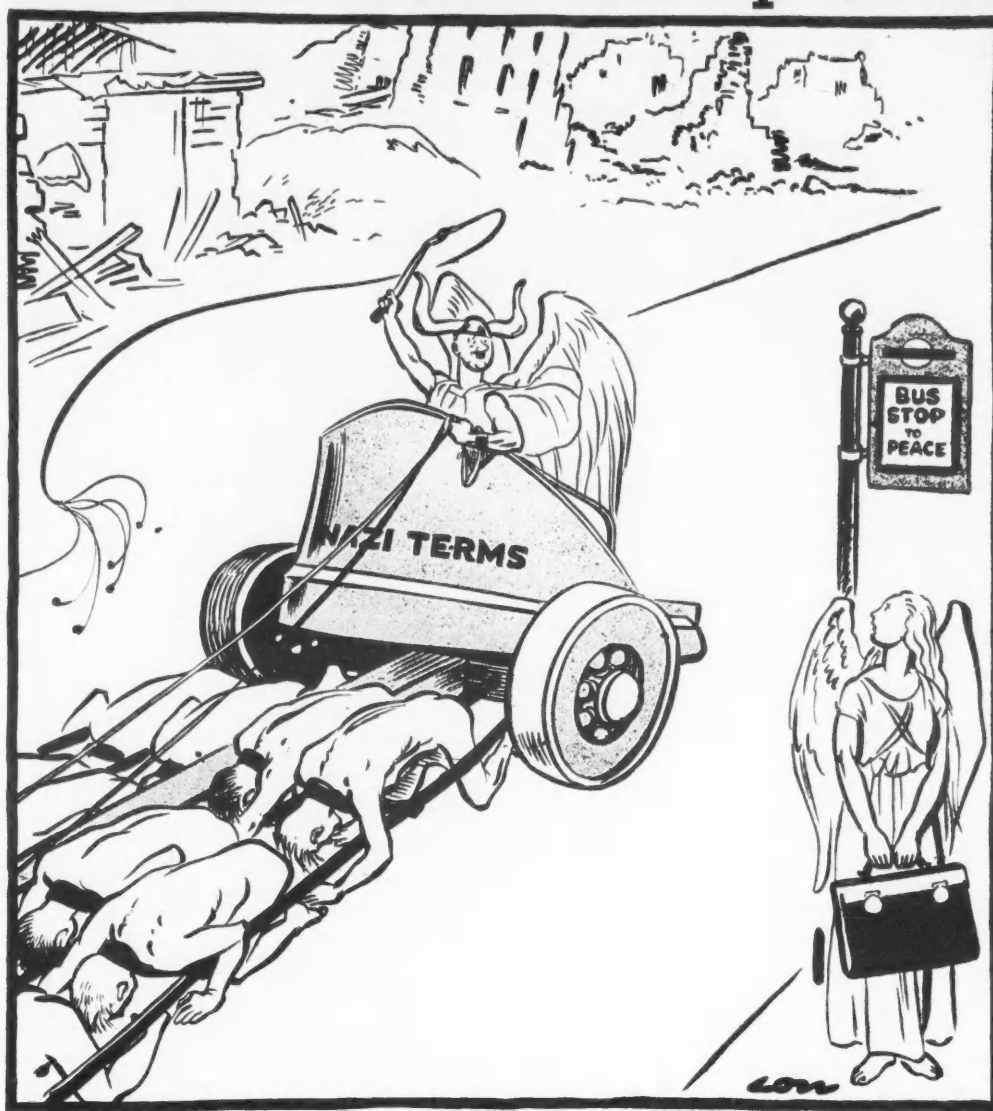
There is logic to fear and a logic to behavior based on fear. Frantically the small nations crouch like quail in the grass, hoping the hunter will overlook them and flush some other covey. Instead of holding together they hope only to divert the hunter from themselves. Yet the moment the hunter is engaged in a real struggle like the one in the Skagerrak, the whole behavior has another logic. There is an almost visible change of psychology. One can see it in people's faces—relief, joy and sudden belligerence. All emerge from great silence to cheer.

Here in Turkey it is especially noticeable, because Turkey has committed herself. Turkey has a somewhat different psychology from the other Balkan states. This country has an imperial history. It was once a world power and has political consciousness on a large scale. The founder of modern Turkey, Mustapha Kemal, was consciously anti-imperialist, in which he differed from other post-war dictators. But Turkey knows she can only exist as a small independent nation in a community of other small independent nations. Her Lebensraum stretched from Vienna to Tripoli in the days of the Ottoman Empire. Now her Lebensraum is a neighborhood of nations among whom she can live as an equal and without fear. Berlin to Baghdad means her national existence, and she has no mind to allow the movement to spread one step farther southward, preferring to go out to meet it rather than allow it to come to her.

Her young men speak without panic of the certainty of war and of the future, for which they will fight—of a commonwealth of Balkan states which they believe will stretch eventually farther into the Asiatic Near East and include Iraq and Persia. For them the days of imperialism are over, whether the imperialism of the British Empire or the more ruthless, immediately menacing continental imperialism of Germany. They speak of integration with European culture, with the spirit of the West, and of adding to that their spirit and their culture and extending it. To them the essence of the West is the twin ideas of freedom and equality, and they will tell you freedom must mean first of all national freedom and national equality. Here they say, as in the United States, that national independence and international equality naturally precede and produce freedom and democracy for the individual.

All of these people are peasant folk, and, of whatever traditional character the governments may be, are deeply democratic. Now they see themselves threatened with becoming colonies, not of an empire lying across seas, but an empire right in the heart of Europe. They are to be hewers of wood and drawers of water for a master race, and out of a fertile peasant stock, biologically one of the soundest in Europe, are to breed soldiers for this new empire.

They display the greatest interest in the composition of Gen. Weygand's army in Syria, about which, since it is



"WANT A LIFT, LITTLE GIRL?"

By Lou.

a military secret, little is known. They want to know whether they are to fight side by side with colonial troops from subject colonies or with westerners, who are free men, and set an enormous store on the army being a majority of westerners, whether French, English or Australians, New Zealanders or Canadians, not because they doubt the valor of the Senegalese or other colonial troops, but because of the symbol expressed by the unity of free peoples.

I am here summarizing what was said to me during the last two days by highly cultivated, intelligent, young Turks. Some of it was discussed an hour ago by a Turkish gentleman, whom I encountered in the dining car. This

train, which connects Istanbul with the remotest towns of modern Turkey, is a far better and more modern train than the International-Simplon Express, and built, like the capital to which I am going, by a Turkey whose modern form has existed only twenty years.

This Turkey which has eschewed imperialism firmly believes the world of the future belongs to a commonwealth of free nations, great and small, and that among them the small ones will fully justify themselves. The mere fact that two American women could talk freely about world affairs with a Turkish man in a train itself represents the incredible movement toward freedom and equality which obsesses these Eastern states.

## FROM WEEK TO WEEK

# The Makers of Refugees

BY B. K. SANDWELL

The following is the text of an address delivered by the Editor of SATURDAY NIGHT as a broadcast to the National Network on Sunday, April 7, at 6.50 p.m. under the auspices of the Canadian National Committee on Refugees and Victims of Political Persecution.

THE policy of the German Reich under National Socialism is to make refugees. The policy of the French Republic is to care for the refugees which other governments have made. In carrying out this policy, the French Republic has made extraordinary sacrifices. Compared with Canada, France is very far from being an under-populated country; yet at the outbreak of the war it had an alien population of about three millions, of whom over half a million were definitely classed as unassimilated refugees. These refugees have been taken in as a result of the profound conviction of the French people that they have a duty towards all those who have been expelled from their homeland because of their liberal views, their racial origin or their hatred of foreign domination; and as a result also of the confidence of the French people that aliens who come to France for such reasons can never be anything but a moral and economic gain to the French nation in the long run.

Temporarily, and especially during a state of war, they obviously present grave problems. In a country which is almost entirely within reach of enemy air-raids, and in which over a million civilians have had to be evacuated from one part to another, the presence of half a million refugees causes many serious difficulties, and any addition to the number is obviously impossible. Great Britain is also bearing a very heavy burden of the same kind; and considering the magnitude of the war effort of both countries, nobody in North America can have the right to suggest that they should do more than they are doing.

## Pressure Increasing

Yet the pressure of the refugee problem goes on increasing with each succeeding month. Persons within the territory now occupied by the Germans, and of whom the Germans disapprove because of race or lack of sympathy for National Socialism, are constantly being given the alternative of finding some outside country which will accept them or of being sent either to a concentration camp or to a segregated area in which the great majority must inevitably starve. Moreover, they are systematically deprived of every possession of value before being permitted to leave, so that their economic settlement in a new land requires more and more financial co-operation from the country of immigration.

What is Canada—population 3½ persons per square mile—doing to aid in the solution of this problem? Well, at the moment she is making a beginning—not a very impressive one, but still a beginning. Her Government, as far back as last October, authorized the admission to Canada of one hundred refugee children, from those now in Eng-

land, for placement in foster homes. I do not mean that one hundred children have been admitted. Far from it. None have been admitted as yet, for there are innumerable provincial and municipal requirements to be met. But the Canadian National Committee on Refugees and Victims of Political Persecution is now hoping that arrangements may soon be made for the first group of these children to come to Canada. They will be carefully selected by a qualified Canadian social worker in England.

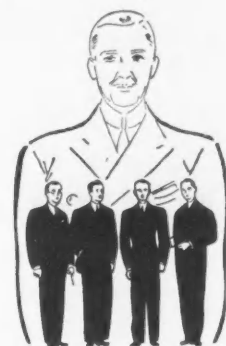
## Adults Also Need Aid

Unquestionably children who have no parents, or whose parents are missing or unable to care for them, are among the most in need of care and settlement; and this effort on behalf of a hundred such children is a most desirable undertaking. But I am not sure that children have been picked as the proper subjects for the first Canadian refugee experiment for that reason. An adult refugee is a worker. As soon as he arrives in Canada he will seek employment in some kind of productive activity, which may turn out to be a kind to which some Canadian professional or occupational organization considers it has a monopoly right. Children are different; it may be ten or twelve years before they become carpenters, plumbers or electricians, and twenty years before they become doctors or lawyers. Nobody is going to be greatly alarmed about their competition so far in advance. Hence we begin on children. But I trust that Canadians will not continue, until all the refugees are either starved to death or settled in some more liberal country, and the refugee problem has thus ceased to exist—I trust that Canadians will not continue during all that time to maintain that they owe no obligation to any victim of political persecution in other lands, who has the misfortune to be adult, to be able and willing to work, and to need work to keep himself alive.

It is perhaps unfortunate that we on this North American continent are so placed that it is difficult for us to imagine ourselves as ever becoming refugees. Yet such a thing is not impossible. In the kind of world which will result if Germany wins the present war, it is perfectly conceivable that a totalitarian government might be set up in Canada or the United States, or both, which might send into exile many of us who cling to the free parliamentary government which our ancestors worked out and established. To whom, then, shall we be able to apply if in the years of the great migration of the victims of German oppression we did nothing for anybody? These hundred children, waiting to come to Canada, might be your children or my children, but for the undeserved grace of God to all of us in Canada. If you desire to offer a home for one of them, or money to aid in their transportation and settlement, communicate with the Canadian National Committee on Refugees and Victims of Political Persecution, Ottawa, or with Senator Cairine Wilson, Ottawa, Chairman of this Committee. It is vitally important that this first little experiment in aid to the refugees should be a prompt

## NO MAN IS

Perfect



MODERN trust service is based on an admission of this simple fact.

The outstanding executive is not always the best man to handle details. The detail man may not have a broad understanding of investments. The investment authority may not be just the man to handle human personal problems.

In the Crown Trust Company different men work together in the interests of our clients. One supplies certain qualifications, others supplement these with their abilities, special knowledge and experience. Our Directors are available for consultation on all important matters.

Bring your will up to date and name the Crown Trust Company as an executor.

Call or Write for Literature

## Crown Trust Company

J. RAGNAR JOHNSON, Manager

80 King Street West

Toronto

## OVERSEAS

BRITISH CONSOLS  
EXPORT • LEGION

\$100 SENDS 300

CIGARETTES or  
1 lb. Tobacco — BRIER SMOKING  
or any MACDONALD'S FINE CUTS  
(with papers) to any Canadian  
Soldier in Great Britain or France.

Mail Order and Remittance to:—  
OVERSEAS DEPARTMENT  
W. C. MACDONALD INC.,  
Box 1929, Place d'Armes,  
Montreal, Canada.

This offer subject to any change in Government Regulations

The Boys will thank you

## REAL SERVICE! TO INSURED AND TO AGENT

6 Company Claims Offices in Ontario—  
Claim Service in the United States—Complete  
Coverage for Automobile, Fire, Teams, Burglary,  
Cargo, Elevator, Plate Glass, Fidelity,  
General and Surety  
Liability. Bonds.

Head Office:  
199 Bay St.  
Toronto

Agency  
Enquiries  
Invited



PILOT  
INSURANCE COMPANY

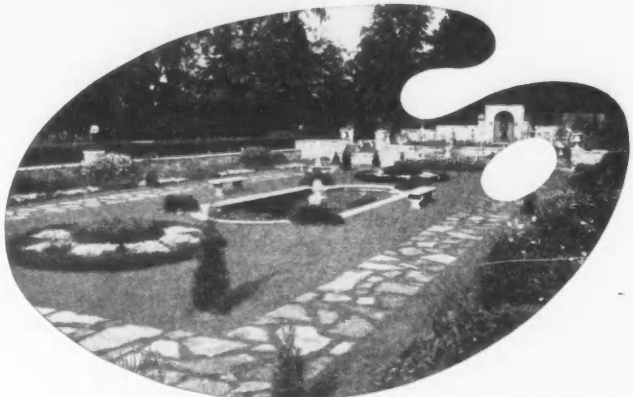


## HANG THIS SHIRT ON THE SIEGFRIED LINE and it WON'T SHRINK

Army life is hard on shirts, but your shirts won't surrender if they're made of VIYELLA. This famous BRITISH flannel is soft, washable and sturdy. Note epaulets for stars and crowns—regulation pockets for "Tunics Off." At leading stores or write to Wm. Hollins Ltd., 266 King Street, Toronto.

**Viyella** SHIRTS—KHAKI and  
AIR FORCE BLUE also  
Tartans and Solid Colours

## The Touch of the Artist Gives a Garden Distinction



Some of Ontario's choicest gardens are the work of our staff. We undertake the planning, landscaping and planting of gardens of any size or type—including rockeries, pools, etc. Without obligation, you are invited to consult us.

## CEDARVALE TREE EXPERTS

935 St. Clair Ave. West, Toronto. Phone—Lloydbrook 5883

Branches—109 Blackburn Bldg., Ottawa; Phone 2-5383;  
24 Haddon Ave. N., Hamilton; Phone 7-6705

Planting, Pruning, Spraying, Moving, Feeding Trees and Landscaping

# THE HITLER WAR

## Hitler's Peninsular War

BY WILLSON WOODSIDE

WHEN the German short-wave radio chose the exact moment that a British naval force was routing a German troop convoy in the Skagerrak to boast that now there could be no doubt as to who ruled the North Sea I couldn't help but snort with contempt. But if the claim was untimely and ridiculous it occurred to me afterwards that it might reveal the real purpose of Hitler's pounce on Denmark and Norway and give a clue to his intentions on Holland. A glance at the map will show how seizure of the Dutch, Danish and Norwegian coastline would extend Germany's narrow frontage on the North Sea to a great half-circle running all the way from the Channel to just opposite the Shetlands.

Widening his base of operations against the enemy is one of Hitler's fundamental strategic conceptions—and this latest German move certainly shows Hitler's hand. Thus before he tackled Czechoslovakia he moved into Austria, and before he took on Poland he established himself in Slovakia. I am convinced, and Stalin's actions betray that he is convinced, that Hitler's strategy against Russia was first to gain a wide base adjoining her in the Baltic States, Poland and Roumania.

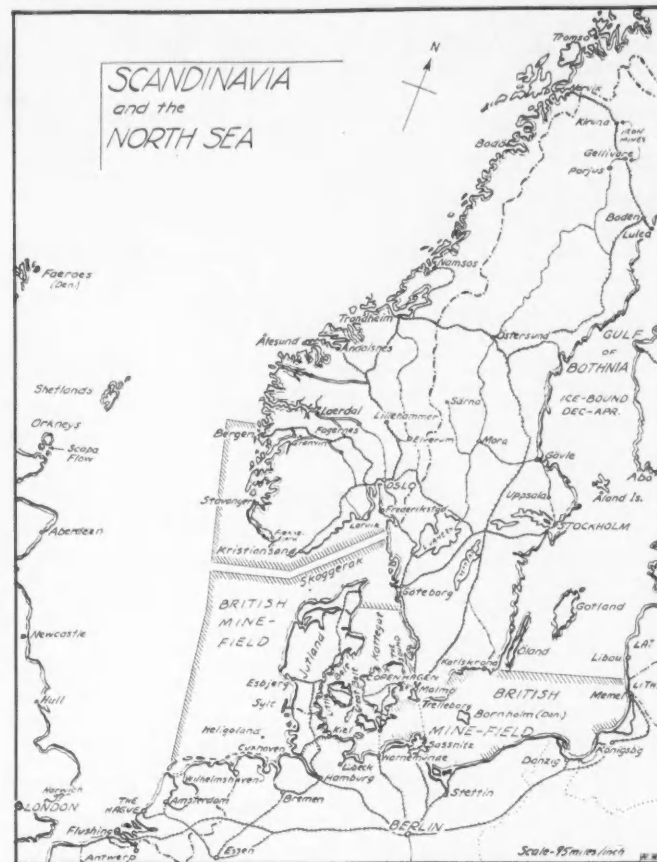
For the present Hitler sees Britain and her sea-power as his chief enemy. Has he not from the very outset of the war concentrated his effort against her shipping, her naval bases and her dozen-odd battleships, to the almost complete exclusion of France? Seizure of Norway, Denmark and Holland—the move against the latter country which went wrong last November may well have been re-timed to follow close on the coup in Scandinavia—would greatly extend his base against Britain. If German air power had proven as superior to British sea-power as Hitler confidently expected, it would

have really given him control of the North Sea.

The obsession that Hitler expressed in a conversation with Rauschning, in which he declared that the day of Britain's battleships was over and that in the face of his bombing planes they would represent "only so much scrap iron," plainly dominated the Fuehrer's conception of the Norwegian campaign. Only such an obsession would have sent an expedition 1300 miles by sea to Narvik, to be cut off and destroyed there by Britain's greatly superior naval power. And it was plainly the same obsession which assured Hitler that he would find unhampered transport to Oslo through the Skagerrak. Strange that if he counted so much on his air power, mines and submarines he counted so little on the British. Obviously his long string of easy successes has greatly impaired his judgment, never too strongly supported by technical knowledge or historical experience. Naval sense he appears to have none. One wonders what effect his disastrous gamble with Germany's young navy will have on his relations with his professional military people.

### Naval Power Supreme

At any rate, the outcome of Hitler's obsession is that we have at last had that contest of battle fleet versus bomber which naval experts have awaited and discussed and prepared against for 20 years. The result has been greeted with immense relief in the Allied capitals and in Washington. The Navy has come out gloriously successful. It has shown itself able, just as in former times, to penetrate into narrow waters and close inshore, to cut the enemy's line of communications and isolate his small naval detachments. The accounting for this vicious week-long struggle is still incomplete but it appears that not far from a score of



Drawn by Willson Woodside.

### ARM-CHAIR STRATEGIST'S MAP OF THE NORTH SEA REGION

enemy warships and well over that number of troop and supply ships have been sunk by British naval action, against a lone British destroyer, the *Gurkha*, bagged by the German bombers which buzzed and droned over the scene the whole time.

This magnificent naval action has abruptly changed the situation from that somewhat pessimistically portrayed in last week's article, written in the hurly-burly of Tuesday morning's events, with every report telling of another successful German coup. The German scheme of shutting transports back and forth from Baltic ports to Oslo under aerial protection and behind a screen of mines in the Skagerrak has been rudely disrupted. Even their freedom of action in the Baltic has been restricted by the amazing British exploit of laying a mine-field there last weekend. They are still getting ships through, but this line of communications must be considered too uncertain to support the size of campaign which now faces them in Norway, a campaign which Winston Churchill has compared by inference to the Peninsular War of 1808-14, which proved such a drain on Napoleon's strength. The day seems at hand when the Germans will have to establish a more solid connection with their Norwegian expedition by going through Sweden.

### Sweden and Russia

It seems that Hitler avoided this at first because it would have meant a much larger venture and would have cost him his surprise in Norway. Besides, what was the need of fighting the Swedes when he could surround them and force them to capitulate? The conviction lingers, too, that there was a question of what Stalin would think of a German invasion of Sweden. Whether Stalin wants any territory which was not Russian before 1914 and which he might have to defend against the Allies if they won, and whether he cares to resume the struggle with the Finns, is hard to say. But if he has already bargained with Ribbentrop for a partition of Scandinavia it does seem that his share would comprise, besides Finland, the northern half of Sweden and Norway. This would include the Lapland iron mines.

If Hitler's success in Norway had been complete and Sweden left at his mercy the Fuehrer might have averted the whole question of partition and a conflict with Russia which would be a great embarrassment at present. And if the British control of the iron-fields from Narvik now relieves him of hesitation on at least this score, he can hardly take any satisfaction from that. The decision to fight Sweden as well would mean, however, allowing himself to be drawn into just the sort of campaign which he did not want, which his press has accused the Allies all winter long of scheming to bring about, and which his daring grab of the Norwegian ports was to forestall for good and all. He would be using up his hoarded materials, fighting on a disadvantageous front with long communications and risking defeats which his home front will ill sustain. Yet has he any choice in the matter? Can he withdraw his forces from Norway (even if their retreat were secure) and confess himself unable any longer to perform the miracles which he has boasted he will do and which his people have come to expect of him? Can he, on the other hand, abandon his expedition to annihilation?

His expedition will have the contents of most of Norway's arsenals, which fell into their hands partly through treachery. Some of his supply ships will continue to get through. He can send a certain number of troop reinforcements by air. But he can't move artillery, tanks, trucks, anti-aircraft guns, ammuni-

tion, gasoline and the hundred and one other supplies which a modern army needs, by plane. Any way you look at it, it seems that as soon as fighting develops on a serious scale in Norway, Hitler must go through Sweden. His Norwegian force, in clearing their way to the Swedish border, are all too evidently preparing to deliver a blow from the rear.

### Forcing the Baltic

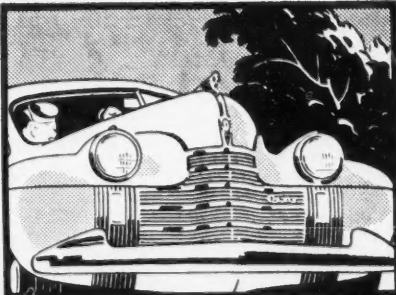
How good an account will the Swedish Navy and Army give of themselves in preventing or hampering German passage? The Navy is excellent as far as it goes and ought to be able to do something against the remnants of Germany's cruiser strength and the after turret of the *Scharnhorst* (and it should be remembered in this connection that Germany is without the services at present not only of those warships destroyed but also of those locked up in Norwegian harbors). Reinforcement by a very moderate-sized

(Continued on Next Page)

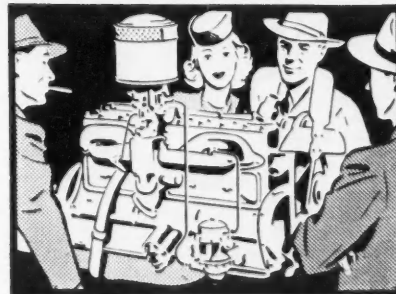
# Compare it for BIGNESS!



Any way you look at the low-priced Olds Sixty—the popular Seventy—the stunning new Custom 8 Cruiser—they impress you as *big*, well-built cars. Big—not for the sake of size alone—but because bigness means longer life, greater safety, increased comfort and freedom from repairs. Size, where it is needed, is an essential part of quality. That's why we urge you to drive a *bigger*, smarter Olds and learn for yourself how much bigness adds to comfort, performance and all-round motoring satisfaction. Visit your dealer today.

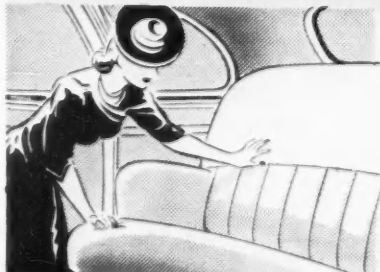


Oldsmobile is *big*—and looks it! From massive, die-cast radiator grille right back to spacious, built-in trunk, Olds gives you big-car appearance, big-car convenience—big-car capacity!

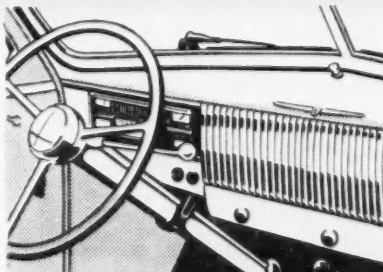


A big-performing engine powers the low-priced Olds Sixty. It develops 95 h.p., gives you snappy getaway and smoother cruising. Yet it saves you still more money on gasoline, oil and upkeep.

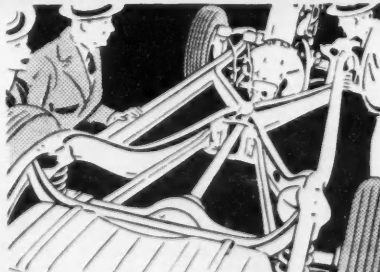
# Compare it for GOODNESS!



True luxury marks all Oldsmobile interiors, from smart, trimly tailored upholstery to deep, resilient seats. Seat cushion springs are tied and wrapped individually for long-lived comfort.



Oldsmobile's instrument panel is both beautiful and practical. Gauges are large and easy to read. Controls are conveniently located. The panel itself is handsomely finished in rich walnut grain.



Oldsmobile is the lowest priced car in Canada, with modern coil springs all around. Enjoy a Rhythmic Ride today in the Olds Sixty, the popular Olds Seventy or the Custom 8 Cruiser.

# OLDSMOBILE



CANADA'S  
BIGGEST  
MONEY'S WORTH

## SECOND SCHOOL

### SECRETARIAL

**TWO-YEAR COURSE**—University and cultural subjects, with thorough secretarial training.  
**ONE-YEAR COURSE**—Intensive secretarial training.  
Also Special Course for University Women  
Delightful atmosphere. For descriptive booklet address: Assistant Principal, Yonge St. at St. Clair Ave., Toronto. Mayfair 1022



## The KING EDWARD HOTEL!

*It checks with the highest standards of service, comfort and cuisine*

KING EDWARD guests appreciate the high-ceilinged, airy rooms with remarkably comfortable beds and commodious closets. The lobby with its beautiful Murals has attracted the most talented artists of the world.

You will always find excellent service at the KING EDWARD and an atmosphere of hospitable restfulness that makes leaving a genuine regret. Dining at the KING EDWARD is a glorious experience, whether in the formal dining room, the Victorian Room, or in the less formal eating places; each of these famous rooms is under the personal supervision of that famous master of culinary art, Claude Baujard.

Write or phone for reservations to W.A. 7474

**King Edward Hotel**  
TORONTO  
P. KIRBY HUNT, General Manager



# ARE YOU A HEDONIST?\*

If so,  
Here's Your  
Pipe Tobacco



\*Hedonist...one who believes  
in the philosophy that positive  
pleasure is the aim of life

If you like to recline upon the cushions of luxury when you smoke a pipe—you'll select Balkan Sobranie for your one and only. For here is tobacco favored by generations of connoisseurs of the Courts, Clubs and Embassies of Europe. A rare and rich blend of the purest, sweetest Virginia and highly aromatic Yendje (Turkish). Tobacco that is free from artificial flavorings, a naturally cool smoke with a soft, mellow flavor that gratifies the most discriminating taste of a Hedonist!

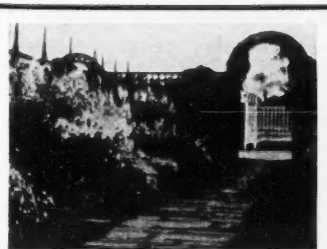
## TRIAL BY SMOKING

Packed in vacuum tins which bring you the tobacco in perfectly fresh condition—exactly as it leaves the London blender. If your dealer cannot supply you send 50c to Sobranie Ltd., Yardley House, Toronto and a 1-1/3 oz. tin will be sent to you prepaid.

Sobranie Ltd., Sobranie House  
London, England

# BALKAN SOBRANIE

SMOKING TOBACCOS



THE perennial border, when arranged for height, colour and period of bloom, is an attraction from early spring to late fall.

Our catalogue lists and describes a great number of the standard varieties, with many improved varieties of more recent introduction. Send for your copy. Free on request.

## The SHERIDAN NURSERIES

HEAD OFFICE:  
4 ST. THOMAS ST., TORONTO 5.  
SALES STATIONS:  
1186 Bay St., Toronto  
Lakeshore Highway at Clarkson  
5890 Cote des Neiges Rd., Montreal, P.Q.



Enjoy extra spring benefits at Colton Manor where it costs a little less to enjoy a lot more. 250 rooms, sea-water baths, "Ship's Sun Deck" overlooking ocean, golf, famous food. Booklet. ATTRACTIVE WEEKLY RATES. As low as \$30. per person (2 in room), with bath and meals. One of Atlantic City's Finest Hotels. Penna. Ave. • Paul Auchter, Mgr.

# CAMERA

Second Hand  
BY "JAY"

RECENTLY I have received quite a number of letters asking advice on buying a second-hand camera. The usual question is, "Can I rely on a used camera, and what discount from the new price should I expect?"

Well, back in the days when photography was exercised by a few people only, and the choice of cameras was quite limited, there might have been reasons why expert advice should accompany the prospective buyer, but I think that situation is passed.

Most modern photographic equipment survives remarkably well the uses it is put to, and when turned back to a dealer is rarely impaired with regard to its efficiency in working, and with the rapidity in which models and lens are changed in these modern days, a camera has little chance to become old-fashioned.

So to the question, "Can I rely on a used camera?", I do not hesitate to answer yes, providing it is purchased from a reputable dealer. I do not recommend a certain class of second-hand dealer, since he knows nothing at all about cameras, and can be fooled himself in taking one in, just as the buyer would be in purchasing it from him.

There is yet another course that can be taken, and that is to advertise in a local paper, stating what is wanted and exercising one's own judgment in regard to the honesty of the seller. But when buying from a dealer the purchaser has the added assurance that the apparatus is in working order.

Most dealers whom I have come in contact with allow a few days' trial when selling second-hand equipment. They demand the full price at the time of demonstration, and return this if after a fair trial the goods are not satisfactory to the buyer. This surely eliminates any chance of doubt regarding the real value.

Much can be told from a careful examination of second-hand equipment. Signs of ill-usage are easily detected. In the case of a folding model the front should be examined for signs of strain, and if strain is noticed it might easily mean that the lens is no longer central with the plate or film, resulting in negatives of very poor definition, more noticeable in enlargements.

All moving parts should work smoothly; if they do not, then we have another sign of straining. The bellows should be stiff, not soft or sagging. The back, film pack adapter, and plate holders should all fit tight, this to avoid light leaks. It is easy to examine the bellows for leaks by going into a dark room and placing inside of the camera a small electric light bulb; this will expose all leaks.

THE lens and the shutter should be carefully examined. The lens must be free from scratches, and when examined against a dark background they should be black looking which is the result of the fine polishing given by the manufacturer. Dull lens, caused by repeated cleaning with rough material must be regarded as defective, as this is sometimes much more harmful than scratches.

The shutter should be tested at each speed, and if there is a full one second speed, this when in operation should be smooth and even. Care should be taken to see that the blades close properly, and that the action is easy and smooth.

Now with regards to the discount. If the dealer is reputable, I do not think any worry need be entertained in this respect. He is first of all selling you a camera, his profits from this initial deal are as nothing compared with the future business he might well expect from such a transaction. Films, paper, accessories, etc., form future sales, and in order to get these he will see that the first transaction is above board.

I know that there are some who think that because an article is second-hand, it should be sold for much less than half its original price—like all merchandise, used cameras are worth no more or less than the price paid.

## SATURDAY NIGHT

THE CANADIAN WEEKLY

Established A.D. 1887  
BERNARD K. SANDWELL, Editor  
N. McHARDY, Advertising Manager  
Subscriptions for delivery in Canada and all parts of the British Empire, \$1.50 per annum. Subscriptions for all other countries, \$4.00 per annum. Single Copies 10 cts.

NOTICE TO ADVERTISERS  
Advertising contracts are solicited and accepted by this business office or by any representative of "Saturday Night," subject to Editorial approval as printed in our contract form. The Editors reserve the right to reject any contract accepted by the business office, its branch offices or its advertising staff—to cancel same at any time after acceptance—and to refuse publication of any advertising thereunder at any time such advertising is considered by them as unreliable and undesirable.  
No contribution will be returned unless accompanied by stamped and addressed envelope. "Saturday Night" does not hold itself responsible for the loss or non-return of unsolicited contributions.

Printed and published in Canada  
CONSOLIDATED PRESS LIMITED  
CORNER OF RICHMOND AND SHEPPARD  
STREETS, TORONTO 2, CANADA

MONTREAL:.....New Bldg. Bldg.  
NEW YORK:.....Room 512, 101 Park Ave.  
E. B. Milling - Business Manager  
C. T. Croucher - Assistant Business Manager  
J. F. Foy - Circulation Manager  
Vol. 55, No. 25 Whole No. 2457



ADOLF H. FOULFELLOW: "C'mon with me! I'll take care of you!"

## Hitler's Peninsular War

(Continued from Page 4)

British mixed squadron would give it a decisive edge. Will Churchill dare that break-through into the Baltic which the brilliant and ingenious Lord Fisher advocated so strongly at the beginning of the last war, but which was never attempted? If British mine-layers can go in there, may not the fleet follow? It would be a hazardous venture and hardly to be expected, but if it is attempted the Great Belt is the passage that would likely be used, having a width of 10 miles and a depth of 12 fathoms against the 2 1/2 mile width and numerous sand banks of the Sound.

Swedish and British naval action and mines may restrict the German choice of landing place to the narrow straits at Copenhagen-Malmö and Elsinore-Haelsingborg, the one 10 miles wide and the other 2 1/2. Here the Germans could bring heavy artillery into play, but the Swedes would on their part have their excellent Bofors guns trained on the German

ferry boats. Still, if the Germans brought the force of which they are capable to bear it would be strange if they could not land in Sweden and push their way up the easy West Coast country to Oslo.

Meanwhile, we too have a landing problem in Norway, with the Germans holding the important coastal railheads of Kristiansand, Bergen and Trondheim. Still we have a wider choice than might be thought. Trondheim will probably be chosen as our main base, and to dislodge the 2000-odd Germans there we could land a force at the minor railhead of Namsos, 100 miles north of Trondheim and connected to it also by highway. To take the German garrison in Bergen, estimated at 5000 strong, in the rear, we could land at the small railhead of Granvin, on the Hardanger Fjord. The most promising points for bringing quick help to the Norwegians on their central front near Lillehammer would be Andalsnes, 100 miles south of Trondheim

and hardly further by a good railway from the Norwegians, and Laerdal on the Sogne Fjord, just north of Bergen, which has highway connections to both the Oslo-Bergen railway and the railhead of Fagernes. It is vital that the Oslo-Bergen and Oslo-Trondheim railways be kept out of German control while our main force is being landed and organized. Another important task, on which the R.A.F. is working diligently, is to keep the Germans from securely establishing their air power in Norway—which fortunately has very few good air fields, Stavanger being the chief.

## May Be Hitler's Ruin

Hitler's coup in Norway just failed enough so that it may ruin him entirely. His navy has been destroyed as an effective fighting force at least for the next couple of years. He is in a fair way to losing all of Sweden's iron ore (which, with France, Spain, North Africa and Newfoundland cut off by the blockade, represents no less than two-thirds of his supply and is of far higher grade than the domestic German ore), instead of just the half which came from Narvik. In place of breaking through the British blockade and gaining ports which would give him access through the vast Arctic Sea to the oceans of the world, he has pulled the collar tighter about his neck. Instead of cutting Britain off completely from Scandinavian supplies and monopolizing them to himself, he may come out with none, and the British with at least some. Instead of shutting the British out of Scandinavia, he has assured their entry. On top of all this he has nullified all the results of his U-boat war against Britain's shipping, which has accounted for some 200 ships, by presenting her with the Norwegian mercantile marine of 1800 ships and a large part of the Danish fleet of 700.

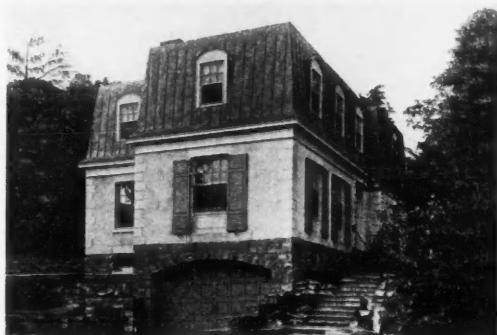
He has also warned Holland and Roumania, who seem to be satisfied that they were to come next in this "sinister lottery," to take the most extreme precautions.

## A few Canadian houses...all with

# Anaconda Economy Copper Roofing



Residence of Mr. F. N. Southam, Westmount, Que., re-roofed with Anaconda Economy Copper Roofing by Douglas Bros., Montreal, supervised by Hugh Vallance, R.C.A., Montreal.



Recently built residence of Mr. G. K. Trim, Westmount, Que., roofed with Anaconda Economy Copper Roofing by Wilfred Carignan; general contractor L. Gordon Tarlton Ltd.; architect, Colin H. Copeman.



Residence of Mr. J. S. Norris, near Magog, Que., re-roofed with Anaconda Economy Copper Roofing by Douglas Bros., under the supervision of W. K. Gordon Lyman, M.R.A.I.C., Architect, Montreal.



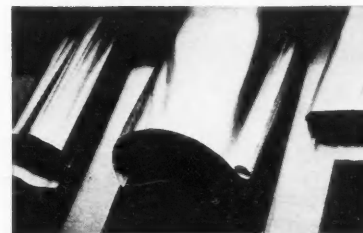
Residence on Royal York Road, Toronto, built by F. Wilson. Architects, Home Smith & Co. Anaconda Economy Copper Roofing applied by R. S. C. Bothwell.

At lower cost than ever before, Anaconda Economy Copper Roofing provides all the traditional charm and dignity of copper. The new low cost is made possible by using lighter weight copper (10 ounces per square foot) which comes in narrower sheets. The reduced space between standing seams not only better suits the design of small homes but gives practically the same strength and wind resistance obtained with wider sheets of heavier metal.

## Here are its advantages:

- APPEARANCE** . . . Age and service increase its beauty.
- DURABILITY** . . . Copper lasts indefinitely. Many of the world's monumental and historic structures are roofed with this time-defying metal.
- MAINTENANCE** . . . A correctly installed copper roof requires no further attention . . . does not even need painting.
- FIRE-PROOF** . . . Copper roofing eliminates the hazard of flying sparks.
- LIGHT-WEIGHT** . . . Copper roofing requires no heavy, costly, supporting structure.

In addition . . . copper has a high salvage value; provides positive moisture-protection for insulation; and snow or ice do not adhere readily to its smooth surface.



## Eavestroughs, downspouts and Flashings of Anaconda Copper

1. Cannot rust—save expensive rust repairs and replacements.
2. Protect your home from water damage many years longer than rustable metal.
3. Don't need painting every year or so. Copper ages beautifully.
4. Higher first cost soon saved by elimination of rust repairs and replacements.

# Anaconda Copper

ANACONDA AMERICAN BRASS LIMITED

(Made-in-Canada Products)

Main Office and Mill: New Toronto, Ont.  
Montreal Office: 939 Dominion Square Building



**This FREE Booklet**  
tells about non-rust metals for the home.  
Mail the coupon for your copy.

Anaconda American Brass Limited,  
Dept. 4E, New Toronto, Ontario.

Please send me your FREE booklet "Copper, Brass and Bronze throughout Your Home."

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Prov. \_\_\_\_\_ C3999

**Sturdy GRAPE VINES 7 1/2c** **PEACH TREES 25c**  
**Hardy APPLE TREES 50c**  
Guaranteed first quality stock from nursery direct-to-you. Choose, plant, grow, choice fruit for your home. Improve your garden with ornamental shrubs, roses, etc. WRITE TODAY FOR CATALOGUE.  
**TOBE'S TREERY** NIAGARA ON THE LAKE, ONTARIO Box 323





*Here it is!*

# A NEW AND Better MOTOR OIL

AS ANNOUNCED OVER THE AIR FROM COAST TO COAST

*Just in time for your Spring change-over*

**ONLY IMPERIAL OIL  
USES ALL FOUR**  
of these modern scientific refining processes  
in the manufacture of the new Marvelube

*Other refiners use one or more of these  
processes but not all of them.*

**Vacuum Distillation**—separates gummy black substances from the oil, which, in an engine, cause heavy carbon deposits.

**Phenol Solvent Refining**—removes undesirable materials from the lubricating oil, the presence of which causes oil to sludge very badly.

**Solvent Dewaxing**—separates the wax from the oil, permitting it to flow freely at low temperatures which, in turn, allows the engine to turn over easily in cold weather.

**Clay Contact Treatment**—gives the oil its final polish and removes the last trace of impurities ensuring the production of an oil of highest quality.



Right now at Imperial Oil dealers, the New Marvelube is ready for your Spring change-over. It is the most modern development in automobile lubrication. It has been specially engineered to meet the requirements of today's engines, and to stand up under the higher speeds, temperatures and pressures at which they operate. To you the New Marvelube means two things:

**1. Economy.** Under the high temperatures and pressures at which today's motors operate, the New Marvelube stands up longer. Definitely, you use less oil.

**2. A cleaner, livelier engine.** Those elements found in most oils which heat breaks down into varnish, carbon and gum, have been removed by new scientific refining methods. Your engine stays clean and lively. Wear is reduced. Upkeep costs come down.

It's time to change to summer oil. Be sure to change to the most modern oil science has yet produced. See your Imperial Oil Dealer—and ask for the New Marvelube.

**AVAILABLE IN CANS AND BULK  
SPECIAL GRADES FOR AUTOMOBILES, TRUCKS AND TRACTORS**

*The  
NEW*

# Marvelube MOTOR OIL

SOLD BY IMPERIAL OIL DEALERS



EVERYWHERE IN CANADA



# Wood Comes to the Rescue

Seventh of a series of articles on the entrance into a new industrial phase through a "chemical revolution." These articles attempt to examine the practical future of a number of key industries as affected by the progress of modern research.

MOST people think of wood as building lumber or paper pulp and not as a chemical raw material, increasingly important to a wide range of industries.

However, if our coal mines should some day give out, or our oil wells become exhausted, our trees could probably take their place as a convenient and economic source of many of the vitally important products now made by the chemist. After all, coal is only the remainder of long buried prehistoric forests—and vanilla flavoring made from wood tastes just as good as that made from coal.

Trees are now the source of most of our rayon, of some of our new synthetic lacquers, and are beginning to be a source of such chemical things as synthetic vanilla flavoring and plastics.

This does not mean, either, that we shall have wholesale destruction of our forests, for the research man in recent years has shown how to use fast-growing, cheap southern pine to make the kind of pulp that once could be obtained only from the finest northern trees.

Thus, the chemist in taking away a large part of the southern cotton growers' market for cotton with his synthetic fibres, has already begun to show him another crop to grow. Southern pine reaches useful maturity in about 15 to 20 years.

Wood is composed principally of two kinds of chemical materials in about equal parts. One is cellulose, the fibrous part, which is the base of our great pulp and paper industry. The other part is a good deal like coal tar in its chemical make-up and includes materials called "lignins" and other organic chemicals.

## New Profits for Paper

Paper companies have long made wood pulp from certain types of trees. They have only lately learned to make pure cellulose, a product which can be used in a wide variety of ways as a chemical raw material. This advance alone is sufficient to cause a revolution in the old and often not very profitable pulp industry.

But beyond this, a beginning has been made in using the other organic chemicals in the wood. Every year hundreds of thousands of tons of valuable chemicals are washed away in the rivers as waste from paper mills, wasted because no one knew what to do with it.

However, smart paper company managements, who frequently have trouble making both ends meet from the sale of paper, are beginning to turn an extra dollar from sale of chemical by-products. Others are concentrating on rayon pulp, pure cellulose, which is much more difficult to produce but which commands a steadier price.

Even building board companies are working on the idea that wood is a chemical raw material to be manipulated, processed and used as a source of chemicals and plastics.

Meanwhile, the old "naval stores" industry, which has nothing to do with the navy, is using chemical processes to make better resin and turpentine from dead pine stumps and to use them as starting points for new chemicals just as the coal tar industry has done with its own raw material.

## Reviving An Industry

Wood also has long been a source of wood alcohol, called methanol by chemists. Lately, synthetic production of methanol made from gases has brought severe competition to the old time wood distillers. But now new processes are being developed making it possible to turn out several varieties of alcohols from the wood and also cellulose pulp, which was lost under the old distillation method. Thus, wood may again regain its position as an important source of wood alcohol.

So now industries are being created and new jobs are being provided in old businesses that not very long ago seemed to have reached a stopping point. The new ideas, moreover, are only just beginning to take hold, and only a few companies in this field are really active in research. The progress in the next five years undoubtedly will be much greater than in the past decade.

Out in Wisconsin a paper company, Marathon Paper Mills, doing most of its business in the highly competitive card board container business, started looking into the chance of doing something with its waste liquors. Guy C. Howard, one of its research men, finally worked out a method of separating the lignins in a chemically pure form and from them was able to make synthetic "vanillin," vanilla flavoring, which had hitherto been made only from coal tar. Now about half of the country's supply comes from wood lignins, incidentally causing a drop in price from \$3.75 to \$1.75 a pound and headaches for some of the coal tar producers.

Proceeding further, it was found that the waste liquors containing what is called "lignin sulphonic acid" could be used to make a very strong, light-weight plastic board

BY SYDNEY B. SELF

which could be sold for as little as five cents a pound against a price of 30 to 60 cents a pound for other plastics now on the market.

## Automobile Doors

Much development work must be done on this new material and it is not designed to compete against the majority of other plastics. In special fields, however, where low cost is important it has possibilities.

It might be used as backing for refrigerator or automobile doors, for example, or perhaps phonograph records. Around 3,000,000 tons of this lignin waste are now thrown away by paper mills in the United States alone, so the chemical industry grows its possibilities for supplementing coal tar as a chemical raw material are obviously great. A large number of the things now made from coal tar, dyes, drugs, plastics, probably can be made eventually from lignins when the technique is finally worked out.

Another "wood chemical" company, though few people think of it in that way, is the Masonite Co. down in Laurel, Miss., which started in the rather prosaic business of making wall board. Masonite, however, real-

ly treats its wood as a chemical raw material.

The wood is exploded under steam pressure of 1,200 pounds to the square inch, which not only breaks up the wood fibres so that they can be conveniently pressed into board, but also breaks up some of the lignin chemicals that act as binders of the fibres in the natural wood. Then, under high temperatures and pressure, the wood and its natural bonding materials are reunited again making something that is very close to a plastic board.

## Wide Range of Products

Besides this Masonite makes a lignin plastic called "Benalite" which is pressed out by the largest press in the plastics industry into sheets four feet by twelve in size. This is generally black, the natural lignin color, but it can be coated with synthetic chemical finishes in different colors.

Besides the lignins, Masonite takes other chemical residues from its exploded wood, after the cellulose fibres have been removed, and makes acetic acid, staple chemical for acetate rayon and plastics; acetone; methanol, synthetic wood alcohol used in making formaldehyde which goes into plastics; furfural, now

made mainly from oat hulls and used by lubricating oil refiners; and formic acid. All of these things are now being made in a pilot plant and plans for a commercial unit are being designed which will take the company into the chemical industry on a modest scale.

The U.S. Forest Products Laboratory in Madison, Wis., has developed a process just lately for treating wood chips with alkalis and hydrogen gas under pressure using a technique remarkably like that of the new oil refining processes that have already been discussed. A catalyst, a chemical agent that makes molecules shift around without itself becoming involved, is used. In this case it is nickel.

The process converts the lignins into a variety of alcohols, several other possibly useful chemicals and also retains the pulp.

While the chemical possibilities of the lignins in wood are just starting to open new frontiers, enormous progress has been made in ways of making cellulose pulp which has opened great new markets in the rayon industry.

Paper pulp is comparatively simple to make but rayon pulp is quite a different matter. Rayon pulp must be practically pure cellulose and cellulose although it looks just like white blotting paper, about the same as good paper pulp, is a highly tricky chemical.

Once rayon was made entirely

from cotton cellulose produced from purified cotton linters, by the same process that produced the base for gun cotton—nitro-cellulose. This is why companies like du Pont and Hercules Powder, leading producers of industrial dynamite, are also leaders in producing cellulose chemicals. Du Pont is our second biggest rayon producer. Hercules is the largest maker of pure cellulose from cotton linters, selling its product to makers of cellulose acetate rayon such as Celanese Corp.

Cellulose from cotton is still used mainly in making cellulose acetate which is the base for plastics as well as rayon, but wood pulp has become by far the largest raw material for the other leading type of rayon which is called viscose.

However just as at first pure cellulose could be made only from cotton, so at first it could only be made from certain kinds of trees. The big accomplishment of the last few years has been to make this pure and tricky chemical blotting paper, called "dissolving pulp" from nearly every convenient variety of forest tree, even from the troublesome resinous southern pine which grows like a weed.

Once even paper pulp was made from slow growing northern spruce but we have now almost reached the point where even the finest kinds of pure cellulose can be made from practically every variety of tree.

Rayonier, Inc., started back in 1927 with a method for making sulphite

paper pulp from western hemlock out at Puget Sound. Encouraged by du Pont who saw the possibility of using wood pulp for its rapidly growing rayon division, Rayonier started experiments to make dissolving pulp for rayon and 10 years later was the largest producer of dissolving wood pulp in the world.

Once this problem was solved Rayonier's laboratory went on to attack an even more difficult problem, the solution of which will have most far reaching results in pulp making, rayon making and in the whole industrial development of the South.

This was to make sulphite (white) pulp suitable for the rayon industry from the southern pine tree. Last year a new \$8,500,000 mill started operations at Fernandina, Fla., making high grade rayon pulp from trees that once could not even be used for the cheapest paper. This mill is first of its kind in the world and is the beginning of a vital new industry for the South.

Rayonier's latest development is a dissolving pulp called "Rayaceta" which is now being sold to the acetate rayon industry which so far has used only cotton linter pulp.

Incidentally it may be pointed out that in the last war enormous amounts of cotton were consumed in making nitro-cellulose and other high explosives but now if the United States should ever again be involved in hostilities the new types of wood pulp would do quite as well.



Copyright  
Dionne Quintuplets

Copyright Dionne Quintuplets

Above, from left to right, Yvonne, Marie, Annette, Cecile, Emilia show keen interest in a model of the famous coach that symbolizes Fisher craftsmanship. In the picture on the left, they're obviously delighted with all the room in its most modern counterpart—the 1940 Body by Fisher—and the luxurious way it enhances the new Chevrolet. Note, for instance, the absence of distortion in the windshield glass through which they're photographed. That's because it is high-quality Safety Glass, carefully manufactured for crystal-clear vision. Safety Glass is used all around in the 1940 Chevrolet—adding still further to the protection inherent in its stronger, safer, Unisteel Turret Top Bodies by Fisher.

THESE world-famous little ladies are certainly growing up in style • Here they're learning how the world's most famous motor car body has grown up, too—into the widest, longest, strongest Unisteel Turret Top Body by Fisher that General Motors cars have ever had • Its extra room, you can imagine, is a mighty important contribution to motor-ing comfort—while its newly strengthened steel construction makes your security on the highway more certain than ever • But of all the ultra-modern features with which the 1940 Body by Fisher abounds, none is more eye-opening than its Planned Vision • It increases the range of your view ahead with a wider windshield. It broadens your scope of traffic behind with a more effective placement of the rear-

view mirror and a 10% to 18% larger back window. And it rids your sightseeing of distortion and eyestrain—by the use of *high-quality* Safety Glass all around • That's why you hear it repeated so often, "The buyword for '40 is Body by Fisher"—which means a General Motors car, of course.





**TEST DRIVERS CALLED IT "Brake-Action" TREAD**



**2500 EXTRA GRIPPERS give Quicker... Safer Stops**

At high speeds—on treacherous wet roads—steel-nerved drivers tested the new Royal De Luxe Tire. They proved that this amazing safety tire makes faster, straight-line stops—without side-sway or forward skid.

Why? Because the instant brakes are applied, 2,500 extra grippers on each tire go into action. They open up—crowd against the road surface in an endless battery of sharp, tough edges—bring the car to a swift, safe stop.

Test drivers called it "Brake-Action" Tread—and you will call it the greatest safety invention in tires.

See the Royal De Luxe at your Dominion Tire dealer's. Feel the safety of its "Brake-Action" Tread. And remember, it is built to give you more safe miles.

**DOMINION RUBBER COMPANY LIMITED**

**ROYAL DE LUXE**



## BETTER PROTECTION GREATER ENJOYMENT

Frost Chain Link Fence offers an inexpensive way to protect your home against trespass. The fence shown above also forms a tennis enclosure, making a good game possible within a few feet of a busy city street.

Frost Fences are made in every type and to suit all purses. For advice and an estimate on the most suitable style for your home, write us today or telephone a Frost representative.

Toronto Representatives:

**THE CITY FENCE AND SUPPLY COMPANY**

343 Dufferin Street.

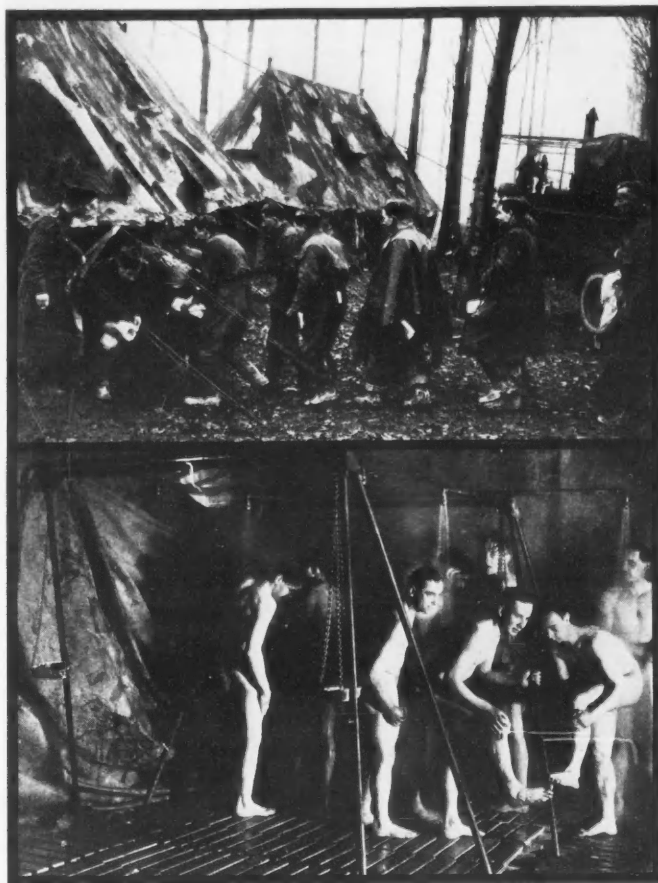
Phone: KEnwood 7177

**FROST STEEL AND WIRE COMPANY LIMITED**

Montreal

HAMILTON, ONTARIO

Winnipeg



**BATH DAY.** To make sure that Tommy Atkins gets a regular bath a number of mobile bath units tour the area occupied by the B.E.F. They have a regular service from point to point. They pitch their marquees near a stream or pond and the water is filtered and heated. Upper, troops entering the undressing tent. Lower, some of the men in the bath tent.

## Fears Germany

BY MAURICE BERNOD

Those who live in North America and have never felt the violence of an invading army find it difficult to understand how France feels towards Germany. We in France can but fear those who—so often in history—have come from the North to destroy us and the results of our labor. We, French people, want only that our lives and our property shall be secure.

After 1918, we hoped that wars were ended and that the Treaty of Versailles gave security to us. That Treaty was not harsh to that Germany which began the war of 1914, by marching through Belgium. It was the kindest peace that, in recorded history, was ever accepted by a victor. Under it, Germany has borrowed from the world—and France contributed—more riches than she paid in reparations.

Today, in Northern France, there are many square miles which are as desolate now as they were after the ruthless and purposely enduring destruction inflicted by the German armies. Still, on our land, we plow up live shells. We dare not plow deeply lest, as happens yearly in our Department, the shells explode and cultivators be killed. Germany suffered and suffers none of this.

At Versailles, when the peace terms reached their final form, Foch rose in his place at the Conference Table to protest. He insisted that there could be no security for France, so long as she did not control her bank of the Rhine. He was overruled; Clemenceau reproached him for his intervention. Foch replied that his conscience demanded the truth. He was right. The guarantees, on which Clemenceau relied and which were embodied in the League of Nations, proved a false protection. Germany has again invaded a weaker nation: Poland is submerged and France once more defends herself.

**PLEASE,** everyone in America, understand that in France we wish only to be left alone to live and to work. We want peace. We do not want to be harsh to anyone.

I have German friends. I often visited them and I loved Germany. In peace-time, many Germans—particularly Southern Germans—are good people. But, in war, all Germans accept a mad conviction of war's abominable necessities; then they do actions which, in peace, would be repugnant to them.

Our family's experience tells why France must fight until, as the Pope phrased it, "necessary guarantees and security" make an enduring peace certain. Germans destroyed our properties and did us violence in 1870 and in 1914. We must fight, now, so that this war may be won and so that there may be no further inrush of Northern violence upon the soil of France.

**I**N 1914 I was not yet born. My parents were at our property. My father was called to the armies and left his family. The Germans came very quickly. Before them Scottish troops retreated. The Scots were strangers; our dogs did not like them and barked. My mother dug in the ground to hide our household silverware. There were little things—forks and spoons—that men could carry easily. The Highlanders saw what was done and the neighbors said to my mother that all would be dug up and stolen. When the war was over, the silver was found where it had been placed.

The next day, before my mother

could go away, came the Germans. Again, the dogs barked; they were shot. Germans entered our house, used it and defiled it like pigs in a sty. Their officer said to my mother: "Let me take your pictures. They are good and will be in danger here. After the war is over I will return them to you. This is my name and where I live." My mother agreed and the pictures went away in a German lorry.

Then came the battle of the Marne. The Germans were driven back. My mother was able to get to the South of France. Afterwards, the Germans utterly destroyed our home—buildings, gardens, orchards—and my father died at the front.

When the war ended, my mother wrote to the German officer. A reply came back that there was no such man; the name had been false.

Picture dealers are international and they all come to know where good canvases are held. We have learned where, in Germany, some of our pictures are;—and we have been unable to obtain any of them.

**THAT** is our family's experience of the German way.

We, in France know that Germany is a beast of prey.

It is as impossible for a fieldmouse to forgive the raids of a ravaging hawk as it is for a member of any one of the peace-loving democracies to understand a social belief which permits and glorifies murder and robbery. That belief is the Nazi creed.

If anyone in America thinks that, in civilized 1940, such a creed is impossible, let him read Hitler's "Mein Kampf," or the Primer used for the instruction of all young Germans (Hitlerjugend). He will read there, literally, that he belongs to a race of "inferior" people, that he is to be "wiped out," and that his place is to be filled by Germans of nobler blood.

If he doubts these words, let him realize that this, precisely, is what Germans are doing to Jews, Poles and Czechs.

France understands Germany. That is why she fears and fights.

## LETTERS

### "Divorce Puzzles"

Editor SATURDAY NIGHT:

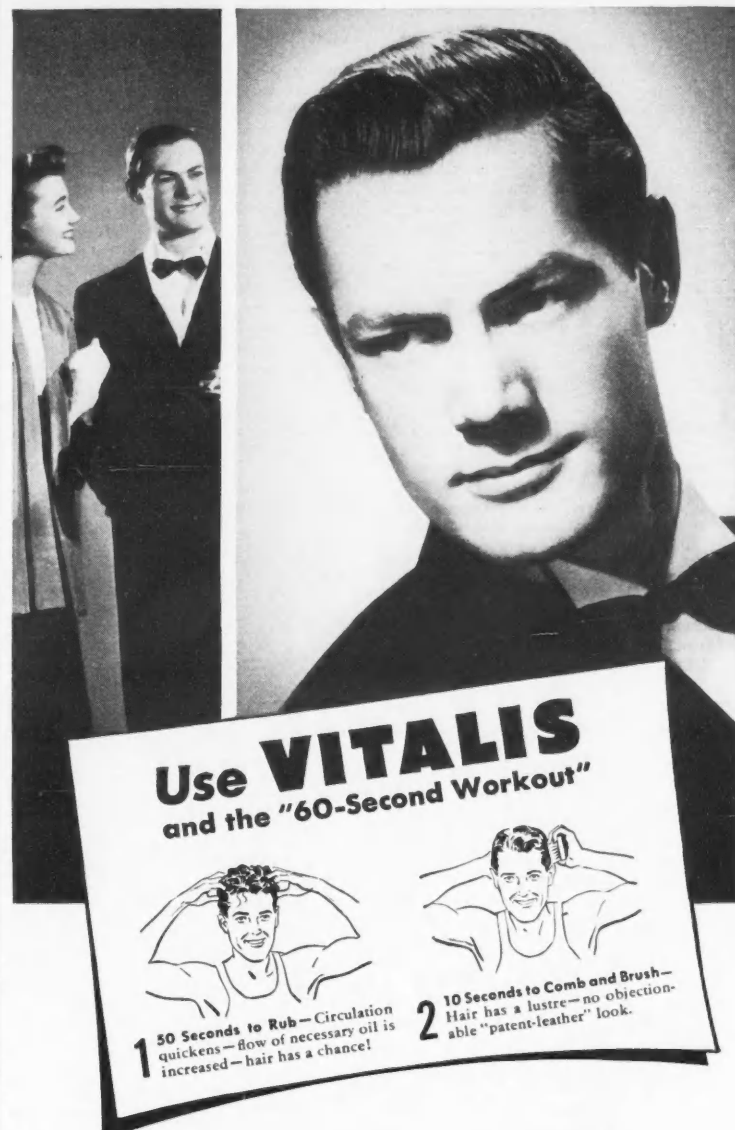
**THE** front page editorial in your issue of April 6, "Divorce Puzzles," by implication, if not indeed directly, accuses me of contributing to the moral delinquency of this province.

There is only one ground for divorce in Canada at the present time. There may be good reasons for enlarging those grounds, as to which I express no opinion, but the grounds certainly must not be enlarged by evasions or abuses of the existing law. In taking the position that the law must be complied with, it cannot be fairly and properly said that I am encouraging conduct to bring parties within the law. I am, however, anxious that abuses and evasions shall be stamped out and that fabrication of evidence in our courts shall be prevented.

I am disposed to think that your editorial overlooked the aspect I have endeavored to present in this letter.

G. D. CONANT,  
Attorney-General of Ontario.

## Socially and in Business Good-looking Hair helps you to Success!



**Use VITALIS and the "60-Second Workout"**

**1 50 Seconds to Rub—Circulation quickens—flow of necessary oil is increased—hair has a chance!**

**2 10 Seconds to Comb and Brush—Hair has a lustre—no objectionable "patent-leather" look.**

**H**ANDSOME hair alone won't put you over! Brains and initiative and backbone are still the best assets for a real success. But good-looking hair helps—and you can help yourself to good-looking, well-groomed hair... with Vitalis and the famous "60-Second Workout."

Just apply Vitalis briskly on your scalp. Notice that pleasant tingle as sluggish circulation speeds up. Your scalp begins to lose its tightness... becomes more free and supple. Then the pure vegetable oils of Vitalis supplement the natural scalp oil—overcoming dryness—giving your hair a wonderful, natural lustre. See how Vitalis routs unsightly, loose dandruff, and helps prevent excessive falling

hair, too. Now comb your hair. How easily it falls into place—stays put—and there's no trace of that objectionable, "patent-leather" look.

Get a bottle of Vitalis at your drug-gist's today. Start your "60-Second Workouts" with Vitalis right away, and make them a regular daily habit. Then see for yourself why thousands of men praise Vitalis—the easy way to attractive good-looking hair!

### Ask Your Barber

He's an expert on the care of scalp and hair. For your protection in the barber shop—genuine Vitalis comes only in sanitary, individual Seal tubes. Next time you go to the barber's insist on Vitalis Seal tubes.

**VITALIS**

MADE IN CANADA

**HELPS KEEP HAIR HEALTHY AND HANDSOME!**

## Foreign Exchange Control

New problems have been created for importers, exporters, and everyone concerned with foreign investments.

You are invited to discuss these problems with any of our Branch Managers who will, if necessary, obtain the official ruling.

**IMPERIAL BANK  
OF CANADA**

Head Office: TORONTO

BRANCHES THROUGHOUT CANADA

## Promote Yourself to a VIYELLA Shirt

In a Viyella shirt you'll look smarter, feel smarter, and be smarter. You'll enjoy its soft, smooth texture. VIYELLA is warm in winter, absorbent in summer. Note epaulets for stars and crowns—regulation pockets for "Tunics Off." Viyella Khaki, Air Force Blue and Tartan shirts wash and wear, wear and wash... and never SHRINK. At leading stores or write Wm. Hollins Ltd., 266 King Street, Toronto.



**Viyella** LOOK FOR THE LABEL





## There's One in Every Neighbourhood!



1. **ONE DAY** Marge and I are having ourselves a cozy little gossip when up strolls this neighbor we call "Mrs. Trouble." You know the kind that is full of conversation—but only about herself, and usually about her ailments? Well, today it was the irregularities of her intestinal tract.



2. **AFTER SHE HAD GONE**, Marge, the imp, sparks an idea. "These eternal sympathy-seekers!" she says. "Most of them just don't eat right. I'll bet a little more 'bulk' in her diet would take the blues out of her conversation. Let's you and me be her fairy godmothers and send her a letter, with a package of KELLOGG'S ALL-BRAN."



3. **"MADAME," WE'LL SAY**, "why endure your constipation first, and then attempt to 'cure' it with harsh purgatives? Better to get at the cause of the trouble—and prevent it! If it's the common kind of constipation due to lack of 'bulk' in the diet, ALL-BRAN should do the trick."



4. **I FORGOT ABOUT IT**, until one day when Marge and I were together, in waltzes our "Mrs. Trouble" as chipper as a robin on a May morning. "A friend of mine told me," she says to Marge, "that it's to you I'm indebted for a wonderful favor. I've knitted you a little sweater to celebrate my joining the ALL-BRAN 'regulars.'"

## Get your "Ounce of Prevention" every day with KELLOGG'S ALL-BRAN

Your grocer has ALL-BRAN in two convenient size packages, or order it in the individual serving package at restaurants. Made by Kellogg's in London, Canada.



PROTECTION  
in every direction  
from  
ONE  
organization

**FIRE**—Policies progressive and broad in scope anticipating practically all the needs for indemnity from loss occasioned by the ravages of Fire, Wind, Explosion, Loss of Profits and/or Rents.

**AUTOMOBILE**—Policies providing indemnity for increased financial burdens imposed and assumed by ALL motorists alike, whether as Owner, Driver, Garage or Service Station Operator.

**MARINE**—Policies designed to indemnify for transportation incidents of loss to goods while being water borne or land conveyed; in addition a multiplicity of broad forms of Personal Property, Fur, Jewelry, Bailies Liability Floaters and Registered Mail.

**CASUALTY**—Policies viewing a wide range of contingencies to be financially guarded against, such as Accidents, Burglary, General Liability, Health, Plate Glass and Surety, all attuned to present day needs.

We cordially invite your agent or broker to discuss your insurance problems with us.

**Great American**  
and Associated  
Insurance Companies  
New York

HEAD OFFICE FOR CANADA: 485 ST. JOHN STREET, MONTREAL  
ADAM M. BEEBE, Manager  
TORONTO

WINDSOR  
VANCOUVER

## Defends Capitalism

BY WILLIAM C. CURREY

MR. JAMES H. R. CROMWELL, the United States Minister to Canada, has recently engaged a great deal of international attention by his outspoken sympathy with the Allied cause, and one of the results of this publicity has been in Canada a re-awakened interest in the economic theories advanced by him. In 1937 Mr. Cromwell, in collaboration with Hugo E. Czerwonky, an engineer and economist, published his fourth and probably most talked of book, "In Defense of Capitalism."

The title seems somewhat of a misnomer, for instead of finding, as one might reasonably expect, a special plea for the merits of American capitalism, the argument turns on a general and specific indictment of the system from the days of the Revolutionary War in 1776 up to the year of the book's publication. The fifteen major depressions that have bogged the economic life of the country during that period are by no means minimized; the millions of workers without employment, the colossal national debt, the enormous tax burdens that are forcing business into insolvency—these are reviewed in detail. But they are put in evidence primarily as horrible examples of what happens under a capitalism trying to function with an obsolete monetary system.

These economic dislocations, the author assures us, must not be ascribed to any inherent defects in the constitution of capitalism itself, but to the ignorance of businessmen and economists about the principles and practice of scientific money.

"Real capitalism," Mr. Cromwell insists, should not be condemned until it has been given a fair chance to show what it can do. The capitalism that has been limping along for the last century or so is a bogus variety, and one is warned not to judge hastily the merits of the genuine article by the shortcomings of the impostor. The "real capitalism"—which has nowhere yet been tried, but on which we are invited to form judgment—is that kind which has originated in the ingenious mind of Mr. Cromwell.

The troubles that have bedeviled the fake capitalism will vanish like dew before the sun, and the dark days of depression will be transformed into an era of peace and prosperity for all, just as soon as America decides to apply the specific prescribed by Mr. Cromwell.

### Pump the Money In

The ailment is diagnosed as lack of purchasing power. Not exactly an original conclusion, for it provides the take-off for social crediters and similar schools of easy-money economists. But the remedy proposed is something completely new in monetary jugglery. Like Gorgon's blood there seems to be something in the notion of money reform as a universal panacea that develops into new monsters wherever a drop of it strikes the ground. But Mr. Cromwell expands his thesis in a fluent, readable style which is a refreshing innovation to the "dismal science" of economics. His arguments, though clever, display too much the irrefutable logic of the can't-fail perpetual motion machine inventor. The historical approach is completely lacking and recourse to the authority of the classical economists is negligible.

The author quotes with approval the most concise definition of money: "The nothing we get for something in order to get anything." "Remember, then," he says in the same section, "that money is nothing, i.e., it is an abstraction." To one holding such views it is not surprising that money appears to be endowed with magical properties, a thing to be "created" and "destroyed" at the caprice of bankers, or conjured out of a black hat at the invocation of the Governors of the Federal Reserve Board.

The main theme proceeds on the assumption that when finished consumer goods reach the market sufficient purchasing power is not available to absorb all the new values added during the process of creation, and still yield a fair profit. A hypothetical oil pipe line from Texas to Chicago is used to illustrate the point. Thrifty people, who have abstained from previous spending, invest one part of their capital in land, machinery, refineries, etc., and another part in wages and salaries, to the end that the crude oil is refined and transported to consumer buyers in Chicago. Up to this point there is no difficulty: the money expended in capital goods and wages still exists in the hands of those to whom it was paid and who will, in the normal course, buy back from the general store of commodities an equivalent value.

The investors naturally expect a profit, but since they have put in circulation no more money than the amount of their invested capital, and since all other processors and manufacturers are doing the same thing, it seems obvious that there is not sufficient currency initiated to float the total of the new values and yield a profit at the same time. "That is the 'bottle neck' of our modern profit system and the source of the depressions that have periodically ravaged our nation," Mr. Cromwell explains.

And here is how he cuts the Gordian knot: "At this point it is imperative that the government, through its agency the Board of Governors of the Federal Reserve System, should promptly issue or cause to be issued, sufficient new money to permit the public to buy, at a profit to producers, the increased flow of finished consumer goods which the new enter-



HEADS SECOND DIVISION. Brigadier-General Victor W. Odium, who has been appointed to command the Second Division of the Canadian Overseas Forces.

prise has brought forth." New money issued to coincide in time with the arrival of increased values is termed "synchronization." It is a blood brother to the "basic dividends" of social credit. The same treatment is prescribed for the evils of hoarding, stock market speculation, foreign goods imports, and also to reward domestic investors in foreign enterprises.

To synchronize "the flow of dollars with the flow of goods" it is proposed to empower the Board to (1) originate dollar additions as a bank of issue, i.e., to permit the Board to make grants to the Treasury; (2) permit member banks to originate dollar additions, if deemed desirable, by lowering reserve requirements; (3) induce dollar additions by subsidizing bank loans to private enterprise. This last is what he aptly calls "negative interest."

Three years have passed since the book left the press, but in that time the monetary experts have remained unmoved. However, by perseverance and persuasion the author may yet carry the day. Strange things are done 'neath the Capitol dome. But the wily bankers of the Federal Reserve Board! Before those gentlemen decide to adopt the plan it will first be necessary to convince them that the Romans were wrong when they enunciated the maxim, *ex nihilo nihil fit* (out of nothing nothing comes).

EDWARDS



Chimes

ADD DISTINCTION  
to fine Doorways

40  
Authentic  
Period Styles



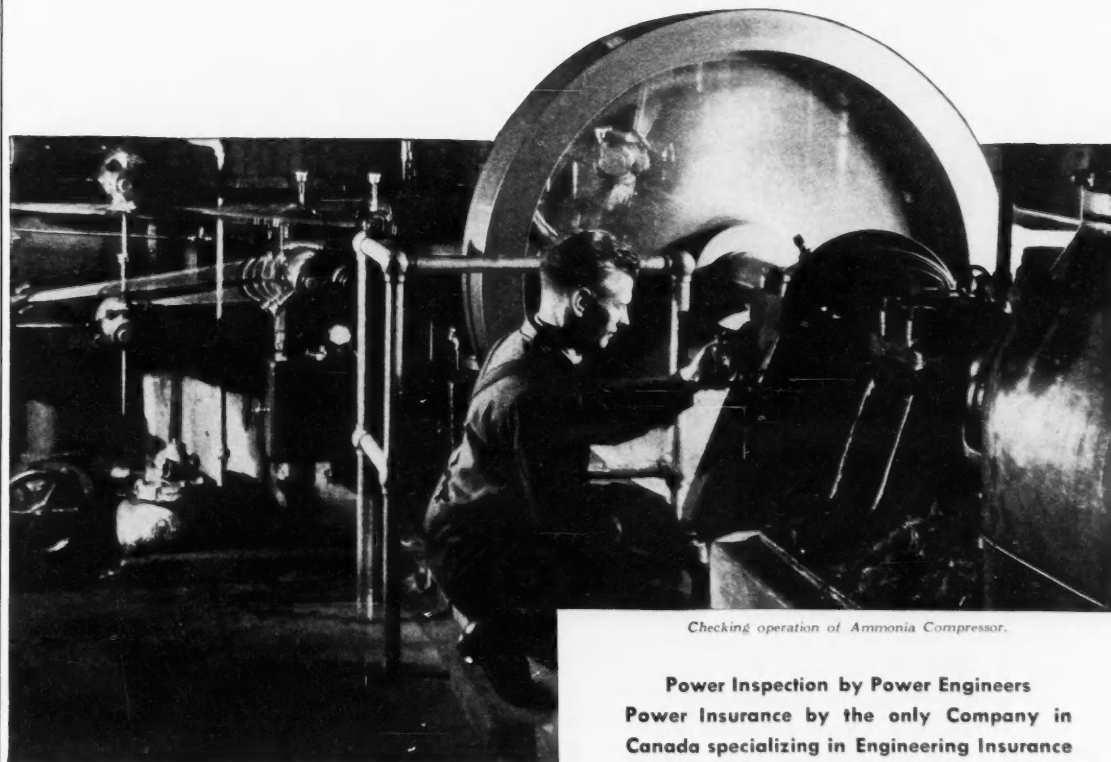
EDWARDS and COMPANY  
of CANADA LIMITED  
MONTREAL, QUE.



Gallery of Antiques  
and Reproductions

EATON'S-COLLEGE STREET

MEMBER OF THE BRITISH ANTIQUE DEALERS' ASSOCIATION



Checking operation of Ammonia Compressor.

Power Inspection by Power Engineers  
Power Insurance by the only Company in  
Canada specializing in Engineering Insurance

## In Case of Emergency

**TWICE-PRECIOUS** is the service of the doctor who lives nearby. He can come quickly when symptoms of illness appear.

Doubly valuable is power-plant insurance when engineering field staff and supervisors are stationed within quick call should trouble or disaster visit you. Their expert help in emergencies is appraised by grateful policyholders as far more valuable than years of premiums.

More than forty field inspectors and supervising inspectors help guard the major portion of Canada's insured power equipment which is covered by The Boiler Inspection Company. These men do nothing else—make no other type of inspection. The effectiveness of their work is increased greatly by the efficient direction and co-operation of the Company's Head Office Engineers. For sixty-five years this Company's staff of engineers has devoted itself solely to studying power-plant behaviour from the standpoint of

safety. In no other association would this priceless background of knowledge be available to help inspectors—and, through them, to help owners of plants they inspect.

The Boiler Inspection Company not only specializes in this type of insurance, but its facilities are so widespread that its emergency service is usually "just around the corner." Ask your agent or broker what that can mean.



THE  
BOILER INSPECTION  
AND  
INSURANCE COMPANY  
OF CANADA

908 FEDERAL BUILDING, TORONTO  
806 The Bank of Nova Scotia Bldg., Montreal  
203 Curry Bldg., Winnipeg



**NOW... PICTURE Yourself HERE!**

"Comfortable"—that's golf at this resort!

Enjoy the finest of facilities for the game today... 45 holes, two championship eighteen and a sports nine! Yet, with all that The Greenbrier offers, its rates are much less than you would expect! Wire collect for reservations!

**The Greenbrier Hotel**  
L. V. Johnston, General Manager  
**WHITE SULPHUR SPRINGS west va.**

# Conservative Party—Which Way?

BY L. L. L. GOLDEN

A GREAT number of funeral orations have been read over the Conservative party. They have been countered with the answer that the Conservative party has rendered good service to Canada in the past and will return to public favor. That doesn't necessarily follow. The Conservative party, unless it takes the opportunity that is now presenting itself, may be swept out of a position of importance forever. Its place might well be taken by some party which will grow out of the needs of the voters just as the late Rev. W. G. Brown in Saskatoon and Mrs. D. W. Neilsen in North Battleford were elected to Parliament directly because there was an urgent need of protest and neither of the old parties could provide it.

But there need be no fears of the disappearance of the Conservative party as an effective force in Canada's political life if it plans for the long run and remains wedded to that plan. The day of the short run turn-around-a-corner - in - the - hope-that-the-party-can-be-returned-to-office is gone. The Conservative party must abandon short term policies. The party leaders must realize that unless the party fulfills a need of the voters they might as well pack up their trunks and store them in the attic.

There are certain fundamentals of policy to which the Conservative party must adhere if it is to be the Conservative party.

## The True Empire

The foremost is the Empire connection. The Conservative party must never deviate from that fundamental of its policy. But its leaders and speakers must not only preach the true Empire policy but must understand it themselves. Waving the Union Jack and shouting will not change the North American feeling that is growing in Canada. And much as we dislike it; much as we dislike the isolationist attitude that has been growing in Canada; it must be recognized. The Empire must be understood as really standing for freedom and justice and democratic parliamentary government, if those isolationists are to be brought back to an appreciation of the meaning of the Empire.

It is impossible to convince anyone that the Empire stands for freedom and justice if, while Conservative speakers scream about the British way, they refuse to really stand up for freedom. Freedom of the indi-

vidual must mean the freedom of a C.I.O. organizer as well as a party leader.

That lesson was well learned in the past few months. Under a highly, and unnecessarily, restrictive War Measures Act it seemed quite all right to permit people who had no political influence to be silenced and arrested. But that curtailment by the Government of the liberties of unimportant people later meant the curtailment of Parliament. It meant the censoring of the radio speeches of Conservative opponents of the Government. It meant that Lt. Col. George Drew's radio speeches could be cut because they criticized the Government. Freedom for George Drew can only be assured if all Conservative leaders make certain that there is freedom for those advocating an unpopular cause.

## Limit Censorship

The Conservative party must make sure that the only censorship restrictions during the war shall be those which apply to giving vital information to the enemy. There must be no censorship of those whose criticism of the Government's war effort

is made with the purpose of accelerating that effort. There is only one excuse for censorship during the war; that is to prevent the enemy from learning matters which may assist it in defeating the Allies. Britain, much closer to the danger point than we are, has much freer censorship regulations than we have in Canada.

It is an amazing Liberal Government doctrine which condemns actions as contributing to the assistance of the enemy if those actions involve criticism of lack of energy on the part of the Government in the prosecution of the war.

The Conservative party must prove its adherence to the Empire by honestly advocating the British way, not just mouthing phrases. Britain is close to the Maginot Line, yet we in Canada have had our liberties curtailed to a most ridiculous extent in comparison with the freedom allowed the British subject in Britain. What is even worse is that those regulations are left to the discretion of a Minister of Justice. No person must be permitted to be in the position of having regulations to enforce which will remove the liberties for which this war is being fought.

## Left of Liberalism

There is no room for the Conservative party to the right of the King government. There can be no more restrictive regulations of civil liberties than those already imposed by Mr. King. There can be no fewer measures of social amelioration than those passed by the King Government in the past five years. There can be no further cuts in relief. Liberal Governments have already pared them as far as they can be pared. There can be no more done to injure the single unemployed transient than has already been done, unless the highways and freight trains are barred to them. Where can the Conservative party then go unless it is to the left of the Liberal party?

This country is plagued with labels. Too many people believe in labels. Because he bears the label of the Liberal party a man may be the most reactionary sort of individual, yet he is still a "progressive." He may be as progressive as was Sir Adam Beck in his active belief in public ownership, yet because he bears the label Conservative, he must necessarily be "reactionary."

There is more than enough evidence available that if the Conservative party moves to the left of the Liberal party it is following party tradition. The Conservative party is a pragmatic one. It has faced realities in the past. It must do so in the future if it is to survive.

It was the Conservative party under the Rt. Hon. R. B. Bennett that placed on the statute books social legislation more progressive than had been passed by any previous government. That legislation, if put in action, had every chance of surviving. But when it was placed in a glass case as hypothetical argument its chances of survival became small. It was the Liberal government that did not proceed with those pieces of advanced legislation and submitted them instead as stated cases to the courts. It was the Liberal party that showed very little anxiety to proceed with legislation which it had, since 1919, embodied in its party platform.

## The Beck Tradition

In Ontario, public ownership of hydro electric power was the work of the Conservatives. Sir Adam Beck was a Conservative. The governments which fought the private power companies were Conservative. The Liberal party was the anti-public ownership party in Ontario. And if fighting private power companies is an easy task one can't do better than ask Mr. Roosevelt how he has been getting along.

There is much more evidence that can be presented for the label-lovers to prove that there is less reaction in the Conservative party than there is in the Liberal party. In fact no better evidence can be presented than that of the governments of Mr. King and Mr. Hepburn. Their records speak for themselves.

The Conservative party is not a socialist party. Nor is the Liberal party. The voters want no socialist party, as was shown by the vote obtained by the C.C.F. The voters also have no use for two Liberal parties. That also was shown quite clearly. But there is a need for a political party which is not socialist and not reactionary. There is a definite need in Canada, and it will show itself in votes as time goes on, that Canada's need is for a hard-headed reform party which will reform when necessary. Reform for tinkering's sake is useless. Reform for necessity is sound. That must be the policy of the Conservative party if it is to regain the confidence of Canadians.

## Sincerity Needed

More enunciation of those policies in a party platform is not enough. Those policies have been in the Liberal and Conservative platforms since the end of the Great War. It is the carrying out of those policies when in power, and the insistent demand for them when in opposition, that will prove to the voter that the party advocating them is really sincere.



THE REPUTATION OF THE BRITISH for doing things well rests not so much on brilliance of inspiration as on their particular genius for patient and persistent application—the genius which has been so aptly described as "an infinite capacity for taking pains". It is expressed in their works of Art, their feats of Engineering; you see it in the things they make—this Craven Curly Cut Tobacco, for instance, made by Carreras in London. All the traditional skill and experience of generations of master blenders has gone into the preparation of this tobacco. You will find in its mellow depths something you never experienced in a tobacco before, a smooth even-tempered charm of character which puts you at peace with yourself and the world. Try Craven Curly Cut. You will like its flavour at once, and soon like countless others, you will grow to regard it more as a friend who understands your every mood.

2 oz. for 50c. \* 4 oz. for \$1.

**CRAVEN**  
*Curly Cut*  
**TOBACCO**

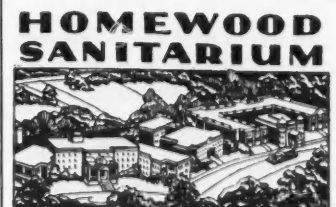
CRAVEN MIXTURE

The world-famous blend, still made in the same way as over 70 years ago when it was prepared specially for the Third Earl of Craven's use.  
2 oz. for 50c. \* 4 oz. for \$1.

CARRERAS LTD., LONDON  
150 years' reputation for quality.  
Enquiries to:—  
The Rock City Tobacco Co. Ltd., Quebec.



**JUMBO CABBAGE**  
Largest Cabbage grown, some weighing 30 and some even 40 lbs. Unsurpassed for Kraut and table use. Very interesting to watch these monsters develop. Our sales of Jumbo Cabbages last season exceeded all others. Pkt. 12c; oz. 5c; Postage 3c.  
**FREE—OUR BIG 1940 SEED AND NURSERY BOOK—Better Than Ever**  
DOMINION SEED HOUSE, Georgetown, Ontario



**HOMWOOD SANITARIUM**  
A Community for reconstruction under competent medical care  
To find a place where those suffering from nervous and mild mental conditions may receive individual, constructive care, often presents a problem to both physician and patient. Homewood offers such a place. Beautiful buildings, lovely grounds, occupational therapy, thorough medical and nursing treatment, diet, electro-therapy, hydrotherapy, and other proven effective aids to restoring the patient to his normal, active life.  
Rates moderate.  
Address: Harvey Clare, M.D., Medical Superintendent, Homewood Sanitarium, Guelph, Ont.



**TRAVEL WEST THE JASPER WAY**  
See the CANADIAN ROCKIES  
COLUMBIA ICEFIELD  
MOUNT ROBSON  
DIRECT SERVICE to Winnipeg - Saskatoon - Edmonton - Jasper - Vancouver  
CANADIAN NATIONAL



Above: Ford V-8 Sedan Delivery

Below: Ford V-8 1/2-Ton Panel

**IN ALL PARTS OF CANADA, ON ALL KINDS OF JOBS  
MORE FORD COMMERCIAL DELIVERIES  
ARE USED THAN ANY OTHER MAKE!**

Ford leads in favour with Canadian operators of hauling and delivery equipment! It's in the record that Ford units have outstripped every other make in Canadian sales for every one of the past 5 years by a wide margin. That they have held first place in Canadian sales during 21 of the last 25 years.

Reason for the success of Ford V-8 Commercial Units is simple. These speedy units with the handsome 1940 lines and big interiors are first in the qualities operators look for!

They're first in APPEARANCE! See them whisk about town, raising the service and prestige of florists, bakers, laundries, dry cleaners, specialty shops and other businesses. Ford V-8 Commercial units for '40 stand out with style.

They're first in VALUE... because they're first in performance, first in sturdy design and construction, first in features for economy, safety and driver comfort.

Models are: Sedan Delivery, 1/2-Ton Panel, Pickup, Chassis and Cab and Chassis and Cowl units for mounting special bodies. Let the Ford-Mercury-Zephyr Dealer arrange for an "on-the-job" test with the model your work requires.



89,000 Canadian workers and dependants benefit because Ford Trucks and Commercial Units are made in this country. When you buy a Ford unit, more of your money stays in Canada.

**FORD V-8 TRUCKS. COMMERCIAL UNITS**



# Christian Worker

BY A. J. ELLIOTT

WHEN Dr. C. E. Silcox resigned his position as General Secretary of the Christian Social Council the other day, Canadian leaders of public thought in the churches, in social work, in government and in many allied fields suddenly realized how greatly they had depended on him and his Council, and began to look apprehensively toward a future wherein his sympathetic co-operation and sane advice would be lacking.

It is impossible to discuss the work of the Christian Social Council and the personality of its retiring Secretary separately. The Council was imbued with his personality, and he did the lion's share of its work. The two were one.

In order to trace the rise of social consciousness in Canadian churches, that resulted eventually in the present Council, we must go back to the famous General Conference of the Methodist Church that was held in Winnipeg in September, 1902. That Conference was famous because it launched the proposal for church union. But it accomplished other things, too. It appointed the Rev. S. D. Chown as secretary of a new Department, modestly named the Department of Temperance, Prohibition and Moral Reform. Like its brother, the Church Union project, the D. of T.P. and M.R. had to fight for its life. The Hon. Newton W. Rowell and others opposed its creation on the grounds that social betterment was an integral part of the Christian life and could not be segregated into a special Department. But the sponsors of the Departmental theory won out. They did, however, modify its name to the Department of Evangelism and Social Service, and, under that banner, it battled bitterly for years against commercialized vice and for prohibition.

## First Federation

Five years afterward, the Presbyterians showed that they also were socially-minded by creating a Department of Social Service under their Board of Home Missions and heading it up with the Rev. J. G. Shearer, who had until then been secretary of the Lord's Day Alliance. He soon proposed expanding the work into a federation of religious bodies for moral and social reform. The suggestion proved acceptable, and official co-operation was given to the movement by the Anglicans, Congregationalists, Baptists, Methodists and Presbyterians. Although they started out to fight the good fight under the title of the Moral and Social Reform Council of Canada, which left no doubt of their intentions in anybody's mind, they soon changed their name to the Social Service Council of Canada, and the emphasis of the movement was modified to the study and promotion of constructive social legislation.

Under Dr. Shearer's leadership the Council accepted as units not only the original denominational boards but also a variety of socially-minded organizations such as the Trades and Labor Congress and the Dominion Grange and Farmers' Association. As the years passed the Council studied desirable legislation and, when the general terms of such legislation were approved, draft laws were prepared and submitted to the parliament concerned, where they almost invariably received favorable consideration. Thus the churches seemed to have found a satisfactory organ through which they might bring their idealism to bear upon the social problems of the nation.

## Effect of Church Union

But Dr. Shearer died in 1925 and, leaderless, the Council lapsed into inertia. Two main factors contributed to its apathy: (1) The work of stimulating interest in social work had been done and legislation provided for combatting the most obvious social dangers. And (2) the United Church, the union of the Methodists with the majority of the Presbyterians and Congregationalists, had come into being. It was a body so vast in comparison with the other churches that it overshadowed all the rest of them put together. The old Methodist Department of Evangelism and Social Service had been carried over into this new amalgamation. To the leaders of the United Church it has always seemed that any support given the Social Service Council was given at the expense of their own Department. In spite of Newton Rowell's early warning, they had never believed that the work for which the Department of Evangelism and Social Service had originally been organized might better be done by placing the responsibility on the Social Service Council, and subsidizing it accordingly. So, as time went on, and particularly as the Depression deepened, they gradually withdrew their support from the Council.

In 1934 the Council offered Dr. Silcox the post of General Secretary. Although he knew that he was taking over an impotent agency, impoverished both spiritually and financially, he was confident that the Protestant churches of Canada would strengthen such a clearing house in the field of social action if he could prove its value to them. With that intention in mind, he set himself tirelessly to the work of building a new program which would not be beyond the Council's reduced income. It is not possible to evaluate the extraordinary amount

of advice, correspondence, lecturing, broadcasting, writing and kindred co-operative activity with agencies and individuals in the field of social welfare that gradually became a part of the routine of his office. But a few examples of the various activities of the Council and its General Secretary during his term of office may give some idea of the scope of the work which intelligent leadership made possible in spite of a meagre budget.

## A Courageous Organ

Perhaps the greatest contribution to the awakening of social consciousness in Canada has been made by *Social Welfare*, the organ of the Council. It holds a unique position among Canadian publications. Its circulation was always modest, but circulation alone is not a dependable yardstick whereby the influence of a periodical may be measured. Its opinions were sane and authoritative. Its contributors were carefully chosen for knowledge of their subject and the ability to express themselves clearly and briefly. Its criticisms and rebukes were courageous and forthright, couched in terms as bright and

sharp as the thrust of a rapier. It lent entire issues to the discussion of single important questions by recognized authorities. The issue on Housing in 1937 is an example. So is the issue on Transiency and Unemployment in August, 1939, which was filled with some of the most constructive proposals for the solution of this problem that have yet been made; and much that it contained will deserve careful thought when demobilization comes. *Social Welfare* has been discontinued in the interests of economy.

Although it was a voice crying in the wilderness, nevertheless the Council had the courage to lift up its voice in 1935 in warning against the grave implications underlying the Ethiopian crisis of that year. It urged the Dominion Government to act in collaboration with the United States to establish an embargo on war materials to Japan, the aggressor nation in the Sino-Japanese conflict. It presented a brief and put valuable papers and documents at the disposal of the Royal Commission on the Penal System of Canada, whose report is now snugly resting in the Ottawa pigeon-hole where good reports go when they die.

The first seminar of Jewish-Gentile relations in Canada was organized by Dr. Silcox in 1934, and in the early part of 1939 he made a Western trip largely to deal with the challenge of anti-Semitism to democracy, and to plead for a willingness on the part of

Canada to receive some of the refugees from Central Europe. But the Jews were not the only refugees who excited his interest. In 1936 and again in 1938 he published appeals calling for more sympathetic action, and warning the country of the dangers of totalitarianism here or abroad.

The months of time and exacting labor that went into his preparation for and attendance at the famous Eastview trial in 1936 resulted in a real victory for saner sex knowledge and happier family life in Canada. The Council's interest in Housing, and its contention that such a program was not only desirable in that it filled a social need, but also because it was a means of creating durable wealth and taking up the slack in unemployment, finally attracted the attention of the government, however inadequate the results of such attention may have been. But, as building is the only peace-time industry large enough to take in all the workers that will eventually be released from war service and the armament industries, the future may show that the soil on which the Council's seed fell was not as stony as it seemed to be at the time.

These are a few examples of the Council's many accomplishments under Dr. Silcox's leadership. But the little, individual details were never sacrificed in their interest. A vigorous protest was made against the effort to oust or muzzle certain pro-

fessors in the University of Toronto. It interceded with the Minister of Mines and Resources not to issue an order of deportation for Attilio Bartolotti, the anti-Fascist, who was facing deportation to Italy on grounds that were, to put it delicately, flimsy. Its interest in the 16-year old Chatham lad who was sentenced to penitentiary for a saucy remark to a magistrate procured him a new trial. In its attention to minor details as well as in its major achievements the Council for the past six years has been a rock in a weary land.

## A Record of Achievement

In all the Council's work during that time, the erudition, the sanity and the rugged character of its Secretary have been apparent. His personal history has been one of constant growth and ever widening horizons. He was born at Embro, Ont., the son of a Congregationalist minister, and educated at Toronto University where, as an undergraduate, he wrote the words of the Varsity song, "The Royal Blue and White." He continued his studies at Brown and Harvard Universities. Queen's gave him the degree of Doctor of Divinity. For eleven years, until 1925, he held active pastorates in Congregational churches in New England and New York.

Since 1925 he has devoted himself to social and religious research. One year was spent in Geneva studying the

movements of thought among the youth of the world. Another year was spent in Latin America studying social and religious conditions there. Three years were devoted to a special study of Protestant-Catholic, Jewish-Christian and inter-Protestant relationships. He returned to Canada in 1930 to make a study of the results of church union for the Institute of Social and Religious Research, and was later entrusted, by the same Institute, with an additional study of Catholic-Jewish-Protestant relationships in the United States and Canada.

Although five sixths of the Council's annual budget is raised by private subscription through the efforts of its General Secretary and only one sixth, or about \$2000 a year, is contributed by the churches, nevertheless its policy is controlled by the churches who make up its membership. With the coming of the War, the Council was forced to choose one of two courses. It could recognize the regrettable fact that the morals of a nation at war are inclined to slump, and develop a vigorous program for the prevention of national evils that must otherwise be cured at appalling costs when they eventually become apparent in the body politic. The other course was to hibernate for the duration. The Council chose to hibernate, and Dr. Silcox, like a wise workman who lays down a tool when its usefulness has become dulled, resigned.



You can get color pictures as lovely as this one—vivid, alive—if you make home movies on full-color Kodachrome Film. Every Eastman home movie camera, and that means all Ciné-Kodaks, loads with this wonderful color film. See your Ciné-Kodak dealer.

In Canada EASTMAN and KODAK are the registered trade marks and sole property of Canadian Kodak Co., Limited, Toronto, Ontario.

## Kodachrome Film

FROM A KODACHROME ORIGINAL

FULL-COLOR EASTMAN HOME MOVIE FILM









## Credit Hazards Beyond Control

Manufacturers and Jobbers do not insure their receivables because of credit losses which they expect, but to provide for the unexpected.

One policyholder says: "By far the greatest danger and most losses result from causes that develop after goods are shipped, or were not apparent at that time."

Another policyholder says: "Credit Insurance protects against a hazard completely beyond our control once the merchandise is moved out of our hands into those of the customer."

### Credit Insurance

reimburses you when debtors default on goods shipped under the terms of your policy. Reorganizations, as well as insolvencies, are covered, and past-due accounts are liquidated.

Unsettled trade conditions make credit protection more than ever desirable. Inquire about the many forms of coverage now available.

### CANADIAN DIVISION AMERICAN CREDIT INDEMNITY COMPANY

OF NEW YORK . . . J. F. McFADDEN, President

F. A. REID  
General Agent  
503 Canada Cement  
Bldg.  
Phone: LA 3258-3259  
Montreal, Quebec

T. F. McQUAT  
General Agent  
34 Montreal St.  
Sherbrooke, Quebec

C. A. MULLEN  
General Agent  
The Metropolitan  
Bldg.  
Phone: ELgin 9303  
Toronto 2, Ontario

## THE BOOKSHELF

### One Man Show

BY KENNETH MILLAR

SELF-PORTRAIT, by Gilbert Frankau. Ryerson. \$2.50.

MANY autobiographical novels have been written in the present century, one or two of them by Mr. Frankau himself, but this is the first I have read in which everyone, including the protagonist, is given his own name. Thus depriving his readers of the pleasure of guessing who's who, he endeavors, with a fair degree of success, to make up to them in other ways. The book's chief charm is its author's frankness, tempered only, as his foreword explains, by his fear of "giving pain, causing undue offence, or landing my worthy publishers in the Law Courts." Mr. Frankau is as good as his word. Perhaps only Rousseau and Frank Harris have succeeded in revealing themselves in a less flattering light.

Apparently incapable of introspection, Mr. Frankau has been constrained to tell us about himself by describing not what he was, or what he thought, but what he did. Having learned Latin and Greek and founded a short-lived tabloid at Eton, Mr. Frankau published a volume of poetry and went into the tobacco business. He inherited the headship of the business from his father at the age of twenty-one, married for the first time, toured the world in an attempt to sell cigarettes and (as he himself suggests) to escape family life, and enlisted in 1914. After rising to the rank of captain in the Artillery and being shell-shocked, he placed his knowledge of French, Italian, Spanish, German, and Turkish, his inexhaustible resource, and his

incredible cocksureness, at the service of the Intelligence in Italy. Meanwhile the war and his own lack of judgment had caused his firm to fail, and he began to write himself into solvency, for a while at the rate of 15,000 words a day. Two divorces, a disastrous parabola as editor of a fascistic sixpenny weekly, near-bankruptcy again, and the loss of his teeth, failed to dampen Mr. Frankau's ardor for Life. Even a lecture-tour in America left him on his feet.

But in his late forties a change visits the boisterous hero of this novel (Mr. Frankau). He realizes that he has not yet learned to reason, and that money is not enough. He marries for the third time, happily at last. He writes this book in which his generous enthusiasm for himself becomes a generous disapproval of his careless youth, his first forty-five years. This strange superficial "Don Quixote" is so carelessly put together that it might almost have been written at the fabulous rate of 15,000 words daily. But Mr. Frankau's immense memory has peopled it with the scores of celebrities he has known, ranging from Lord Birkenhead and Rudyard Kipling to Charlie Chaplin and Ronald Colman; since he has provided at least one anecdote, or thumbnail portrait, or sarcasm, for each, one may forgive him his lack of philosophy.

### Austrian Family

BY W. S. MILNE

CASTLE IN CARINTHIA, by Johan Fabricius. Collins. \$2.75.

WITHOUT any exciting events, indeed with very little organized plot, and dealing quietly with a way of life that has no counterpart in this country, "Castle in Carinthia" is possessed of an unobtrusive fascination which holds one willingly to the end of its two hundred thousand words. It is the chronicle of an Austrian family from 1889 to the decade following the war. Georg, Baron von Weygand, retires from the army after the death of his wife, and returns to his ancestral estates. Soon he marries again. Five children are born, one of whom is killed in an accident at the age of six. The three elder are approaching maturity when the great war breaks out. Rudi, a young cavalry officer, is killed in Galicia. Angelique runs away with a French violinist. Elisabeth is engaged to a young German professor who is killed in France. After the war is over, the estate suffers the hardships incident to the inflation period and depleted manpower. Georg's wife dies, then Georg himself. The youngest son, Stephan, goes to Vienna to study, and becomes a communist. Angelique returns, deserted by her husband. Elisabeth, conscious alike of the passing away of the old nobility and of the need for a man to run the estate and its farm, resolves to rent the castle and marry the son of Georg's farmer. That is the whole story, and why it should hold one spellbound, I don't know.

Nevertheless, it does, which makes one suspect that it is an unusually well written piece of work. The characters are all fully drawn; the immediate members of the family, and the servants, friends, villagers, tutors, doctor and priest that make up their environment. One is made conscious of the graciousness of the feudal ideal of life, along with the absurdity and unfairness of it. One is made to feel the interplay of the two forces of conservation and decay. One watches the old regime crumbling under the erosion of ideas it does not understand or recognize.

Particularly interesting at the present time is the picture here drawn by an Austrian of the events leading to the last war, and the condition of post-war Austria, maimed by the treaty of Versailles. The sequence of events is so inevitably set forth that one is better able to understand Austria's—and the world's—position today from reading this book. "Castle in Carinthia" is solid without being sensational, satisfying without resorting to the theatrical.

### Under-Proof

BY PENELOPE WISE

UNCLE SNOWBALL, by Frances Frost. Farrar & Rinehart. \$2.50.

I HAVE not read this New England writer's other novels, but I imagine it is a book of which reviewers will write that it does not fulfill the promise of her earlier ones. Its style is unpretentious, and that is much. The description of the New England countryside, as it changes with the seasons, is delicately done. But the people in the story never seem quite to come to life. Uncle Snowball is a big-hearted old fellow whom chance brings, via a blizzard, to be the hired man on the Hayward farm, where Bill and Nancy Hayward live with their eight children and Grandma Hayward. The book recounts the day-by-day doings of these lively and pleasant people, the objects of Uncle Snowball's benevolence and affection. His amiability is tempered, or rather en-

SEE WHY PEOPLE WHOSE NAMES  
MAKE NEWS STAY AT



• You'll find the names of famous World travellers in the hotel registers at Banff and Lake Louise. Enjoy thrilling golf at Banff... wonderful fishing... skyline trail riding... mountain climbing. Swimming in cool or warm sulphur water pools... gay social life. Superb dance orchestra and chamber music. Indian Days at Banff, July 18-21.

ALASKA "PRINCESS CRUISES"  
—9 days—\$105 up. To Skagway and return, 2,000 miles of fjords and glaciers... via the sheltered Inside Passage. Sailings from Vancouver... fare includes meals and berth—except at Skagway.



AT CHATEAU LAKE LOUISE... delicious Canadian Pacific meals are enhanced by Alpine beauty reflected in the azure lake.



Go to or from the Pacific Coast via Canadian Pacific and the Canadian Rockies. Between Vancouver and Seattle cruise 165 miles by Princess liner with stop-over at evergreen Victoria.

Full information from your nearest Canadian Pacific agent.

ALWAYS CARRY CANADIAN PACIFIC EXPRESS TRAVELLERS CHEQUES



BANFF SPRINGS HOTEL with its mile-high championship golf course winding through Bow River Valley.



NEW COLUMBIA ICEFIELD HIGHWAY fringed by forests... flanked by Alpine peaks and vast glaciers. Spectacular tours from Lake Louise to Columbia Icefield and return at moderate cost.

### ALL-EXPENSE TOURS

... see Banff, Lake Louise, Emerald Lake. 2 to 6 days—\$37.50 to \$74.50 up, per person. Tours begin at Banff, June 8, and include hotel accommodations, meals at Banff and Lake Louise, visit to Emerald Lake and 126 miles of mountain motor-ing—or in reverse direction from Field. Add rail fare to Banff or Field.

Also enjoy a vacation at Swiss-like Emerald Lake Chalet or one of the rustic mountain lodges at Lake O'Hara, Moraine Lake, Lake Wapta and Yoho Valley.

Low rail fares to Banff, Pacific Northwest and California via Canadian Pacific through trans-continental trains... air-conditioned.

Canadian Pacific  
WORLD'S GREATEST TRAVEL SYSTEM

## How Jim Wilson's Wife got started in Business



JIM WILSON was hard hit by the depression. For several years, he had an uphill fight to support his wife and two children with meagre earnings from odd jobs. His savings disappeared, and he was finally obliged to seek relief.

Early in 1936, Jim secured steady work and promptly began to pay off his accumulated debts. But in less than a year's time, Jim Wilson took pneumonia and died.

Heart-broken, Jim's wife faced the discouraging task of caring for her family. The future was black. Imagine her surprise, therefore, when she learned that Jim had taken out a \$5,000 life insurance policy.

She sat down and wrote cheques until she had wiped off every debt that Jim had piled up. With the balance she started a small business.

Did it work out? It most certainly did. Nearly three years have passed since Jim died, but Mrs. Wilson has been able to provide for her family ever since. And all because of Jim's life insurance.

★ ★ ★ ★

Every working day, Life Insurance in Canada pays out more than \$500,000 to care for families who have lost their breadwinners, or to bring financial security to those whose working days are over.

ANOTHER STORY OF LIFE INSURANCE IN ACTION  
(True in every detail, except the names.)

One of a series of messages sponsored by Life Insurance Companies operating in Canada

## LETTERS

### Barring the Doctors

EDITOR SATURDAY NIGHT:

TWO men lay for hours awaiting the coming of a physician who would attend to them. The men had been injured while hauling grain through a subway. They had struck their heads against the structure and were rendered unconscious besides suffering from broken bones and serious bruises. A doctor had to be called from Lloydminster, thirty-

eight miles distant. The trip took time as roads are rough and the North Saskatchewan River had to be ferried. Yet in spite of this scarcity of medical service a Sudetan and his wife, both medical doctors from Czechoslovakia, who are eager to live and practise their profession in the village, have been prevented from so doing by the Saskatchewan Medical Association. The reason given by the Association is that the Czechoslovak doctor and his wife are Jews.

Last week a very ill baby, three months old, had to be taken to Lloydminster—a distance of forty-two miles. The baby had been under the care of two nurses, but was growing worse. Fortunately the season permitted a trip by car. But what happens in the depth of winter? Our coulees drift up with snow, and a town eighteen miles away might as well be in Ontario so far as accessibility is concerned. The train gets through, of course, but we have no train for four days at a stretch. One can become very ill in four days!

Why should the Saskatchewan Medical Association be so set against their brother doctors? Even if the doctors are Jews, is the Association quite Christian? The doctors discriminated against are not even asking for a license; all they want is a permit to serve.

MRS. CHESTER HICKS.  
Frenchman's Butte, Sask.

### BOOK SERVICE

All books mentioned in this issue, if not available at your bookseller's, may be purchased through Saturday Night's Book Service. Address "Saturday Night Book Service", 73 Richmond St. W., Toronto, enclosing postal or money order to the amount of the price of the required book or books.



# THE LONDON LETTER

## Improving the Status of Honest Hodge

March 25th, 1940

BY P.O'D.

**W**ARS are good for farmers—so long as the fighting doesn't actually take place in their fields. This war is certainly being good for the farmers of Great Britain. And it begins to look as if it were going to be good even for farm-laborers.

During ordinary times of peace Honest Hodge is not valued at anything like his true importance in the community—or at anything like his true worth in himself. A really good farmhand is a highly trained man, with a knowledge that takes many years to acquire, and all the varying sorts of skill that are daily required on the farm.

And yet the best that a good farmhand can hope for in this country is about Forty Shillings a week—with a few extras in the way of overtime, of cheaper milk, of lowered rent for his cottage. Say, Fifty Shillings in all. But his younger brother can go into the neighboring town, get a job in a garage, and in a couple of years earn half as much again.

To make matters worse just now, there is nothing to prevent an ordinary laborer, a pick-and-shovel man or little better, from getting a job with a Government contractor and earning about Four Pounds a week. Time presses on these contracts, the work

must be done, and the Government pays. So the younger and heftier lads on the farms are turning back from the plough and the cows and the hay-mow, and going where the money is—except those, of course, who are going where the fighting is.

Now the Government has brought in an Agricultural Wages Bill by way of redressing the balance between the town and the country. A national minimum wage is to be established—about £2 a week, farmers seem to expect—with such additions as local conditions require. There is even talk of £3 a week, but obviously a lot would have to be done in the way of price-fixing and subsidies before farmers could afford to pay that.

Altogether, it is clear that the wages and status of Honest Hodge are in for a very marked improvement—at any rate, while the war is on. As to what may happen afterwards, there is no telling and no use worrying. It may be quite a long time before we have to wage the peace.

### Novel Controversy

Talking of prices—it is a subject that most people seem to talk about most of the time just now—the publishers did not stick very long to the agree-

ment they made only a few months ago with one another and the trade as to the prices of new novels. It had hardly been in operation a month before Mr. Victor Gollancz, one of the most enterprising and eminent of them, announced his withdrawal from the scheme. And now the whole business is in the air once more.

Mr. Gollancz's idea is that publishers should stick to pre-war prices, with such economies in production costs as changed conditions make necessary—thinner paper, cheaper binding, and probably reduced royalties. One cannot see the poor author being let off. That is a sheep whose wool is always handy to the shears, no matter how loudly he bleats.

There is a good deal to be said for his scheme. Personally, I think it is a better scheme than the other. But the difficulty with any scheme is that the fiction market is a crazy sort of business, whose vagaries not even the most experienced judge can predict. You might as well try to rationalize the business of backing horses. No amount of price-fixing can make it safe.

In this country, where most people get their novels out of lending libraries, these libraries do act as a stabilizing factor—to some small extent. A librarian can push a book in a way that a bookseller can't. But

even the librarian is only guessing at the public taste, just like everybody else.

Naturally it is to the interest of the libraries to keep prices down. Otherwise their subscriptions must go up, and probably their subscribers diminish. They are said to be making a fresh deal with the publishers, according to which novels are to start at the old price of 7/6, and be scaled up according to size, as they are now. If this should lead to shorter novels, there will be at least one economy which many of us will welcome. Bad enough to have a novel making your head ache, without it making your arms ache, too.

### Epidemic of Tree-Snatching

Now that coal is scarce—or, if not scarce, at least rationed—a new form of poaching has been developed by the enterprising fellows who engage in such activities. They used to raid country estates for pheasants or partridges or trout or even an occasional lamb. Now they raid them for trees.

There have of late been many complaints, especially in parts of Surrey not far from London, of trees mysteriously disappearing. There seems, in fact, to be an epidemic of tree-snatching. Local authorities have become alarmed about it, and the police and game-wardens are keeping a special watch.

A tree does not strike one as being an easy sort of thing to steal. A man might worry about his watch or his wallet or his wife's jewellery, but he might well be excused for thinking that his trees were safe. And yet they vanish swiftly and mysteriously—probably to turn up a few days later

in London as fire-wood and be hawked about the streets.

The fellows who do the job must be quick and clever and amazingly silent about it. No ringing blows of the axe and crashing giants of the forest for them! Just nice, handy-sized trees that can be cut down and cut up with the minimum of noise and trouble and delay, and then off to London with the swag.

The police theory is that they work almost entirely by night, slipping about the countryside in lorries equipped for the purpose. But it is quite possible that some of the cooler and shrewder poachers work by day. If you were to see a gang of men cutting down a tree on a common or an estate, the last thing that would occur to you would be that they were stealing it—especially as there is a fine of £200 for cutting down even one of your own trees without permission. It is part of the Defence of the Realm Act. That's how much they think about trees in this country.

### Return of The Old Gully

Every now and then the argument crops up among golfers—an exceedingly argumentative tribe—as to what the modern giants of the game would be able to do with the old gully ball. Many a combative old-timer has snorted with contempt at modern low scores, and asked where the champions of today would be, if they had to play with the balls and tools used by Young Tom Morris and Kirkaldy and Auchterlonie and the other legendary heroes of the past, when golf really was "gowf."

Well, an earnest effort was made the other day at Sandy Lodge, just

north of London, to throw some light on this interesting but not very important problem. We are none of us likely to go back to the gully, no matter what is proved or disproved—not even the old fogies who so loudly sing its praises. Besides, it cannot be said that the match settled very much, for it ended all square. And was all the better for that.

On one side were Henry Cotton and Arthur Havers, playing with the gully, and on the other James Braid and Sandy Herd using the modern ball. Champions all, but with the combined ages of one side nearly twice that of the other. Braid is 70 and Sandy nearly 73, but the old boys made a grand fight of it, and both went around in 77. The better ball on either side was 73.

The gutta-percha ball, hard rubber all through, was just enough to offset the difference in years, but this really didn't solve the old controversy. Sandy Herd insisted that it was a far better ball than the one they had to use in the old days, which often went flat in the course of a single hole. However that may be, Cotton and Havers used five each during the match.

One thing the critics noted was that the gully, though it had nothing like the flight of the modern ball, made approaching and putting much easier—in the right hands, of course. It really "sat down" on the green, and could be hit with a comfortable firmness at the hole, dropping when it got there and not bouncing and slithering about like its more lively successor. So the ancients did have some quite useful compensations. They probably needed them, poor old boys!

So ended a very pleasant and instructive afternoon. And the Red Cross Fund benefitted to the extent of some £200. Which is naturally all to the good—besides furnishing a very worthy excuse for playing exhibition golf in war-time. Sweet are the uses of charity!

### Evacuation Troubles

Evacuation is still one of the hotly debated questions of the day. After five months of war people seem still unable to make up their minds about it. But the emphasis has shifted considerably. Before, the question was whether evacuation was a success or a failure. Now the question is whether it is a complete failure or merely a partial one.

So far as the mothers and tiny children are concerned, there is no longer any doubt that evacuation has proved a wash-out. They have most of them gone home again—partly because they could not accept the break-up of their homes, partly because they were unable to adapt themselves to their new and strange surroundings.

One evacuated lady is supposed to have said to her not very willing host and hostess:—"Wot! Get up every mornin' an' look at the 'ill an' them trees an' your fices—I'd rather be bombed!" And you can't blame her. After a lifetime of the Old Kent Road the Sussex Downs must seem horribly bleak and empty. So back she went, taking her little evacuees with her—to everyone's relief.

The case of the older children of school age is different. Of the original 750,000 about half a million are still scattered about the reception areas. Most of them seem likely to stay on indefinitely—if the people on whom they are billeted can stand it.

That is one of the chief problems now. Five months of looking after wild young Cockneys from the jungles of London has stretched country patience to the point where it is showing dangerous signs of cracking. And there is no relief in sight. So far as the authorities are concerned, it is apparently "for the duration."

In this connection, one of the queer features of the situation is the failure—up to the present, at least—of the Government's scheme of evacuee camps. It was started off with a most impressive flourish of trumpets. They were to be dotted all over the country, admirably equipped in every way, and were to accommodate thousands and thousands of school children, who were to live and move and feed and have their lessons there.

The original scheme called for 31 camps, to be erected at a cost of £1,200,000—13 of them just outside London, and the others around the chief provincial cities. Each camp was to accommodate at least 300 children. Already a dozen of these camps are staffed and ready for occupation, and the others will be finished in another month or so.

Pretty good work! And a pretty good idea—on paper. The only trouble is that nobody seems willing to live in them. Only two are occupied, and no one apparently knows when the others will be used. And of the two in use one has been taken over by the Bank of England, which now announces its intention of giving it up. Surely an odd situation!

No doubt, in time the camps will all be occupied. They must be. Such accommodation could not possibly be left idle. But the municipal authorities concerned are showing very little enthusiasm for the idea. And the Board of Education has stated that the camps are not suitable for children under the age of 11.

Can it be that this is one more instance of one Government department pulling against another? Such things are not unknown, even in this country—and even in war time. Whatever the reason, it is certainly too bad.

# I SEE YOU DRIVE A Chrysler

"Yes, Fred—and it's the first motor car I ever owned, that completely satisfied the three of us."

**You are invited to take a Chrysler "Floating Ride"—to sense that subtle feeling of satisfaction and pride which all Chrysler owners experience, when people they meet remark—"I SEE YOU DRIVE A CHRYSLER!"**

CHRYSLER ROYAL • ROYAL WINDSOR • TRAVELLER • NEW YORKER • SARATOGA • CROWN IMPÉRIAL

EVERY SATURDAY NIGHT

Informed and entertaining comment on the week's happenings at home and abroad.



Safety for  
the Investor

SATURDAY NIGHT, TORONTO, CANADA, APRIL 20, 1940

P. M. Richards,  
Financial Editor

## Sweden's Economy Is Vital War Issue

BY R. M. COPER

The Nazi thrust into Norway can for the moment be considered only as a strategic venture. As such it was probably more than anything else the preparation for the capture of Sweden.

Economically and industrially Sweden is so rich that a consolidation of its seizure by the Nazis would materially alter the whole war outlook. Sweden's iron ore industry is spectacular, but there are many other industries which make that country a powerful ally to any party which it would join in war, or by which it would be subdued and exploited.

Sweden's pulp and paper industry has many features of interest to Canadians. They and several other economic problems concerning the three northern countries are discussed in this article.

AS FAR as market psychology goes it is quite natural that the prices of pulp and paper stocks soared when the news of the Nazi invasion of Norway reached Canada. But the picture has another side, too. And the examination of that side leads to the conviction that any sustained benefit which our pulp and paper industry may derive from Scandinavian events, could only be based on a weakening of the Allied position in the war.

The point is simple. Most of the Swedish pulp and paper exports leave via Lulea, and many of the Finnish exports leave also from bothian ports. The pulp and paper industries of these two countries have, since the outbreak of war, not suffered so badly as might be assumed; making due allowance, of course, for the Finnish war. Naturally their exports to other continents declined, especially to the Americas; indirectly on account of the German blockade which raised shipping costs. But their production has not only not declined, but actually increased during the first few months of war, with the exception of newsprint which fell slightly off.

### Alternatives

If now it is possible to dislodge the Nazis in Norway, and to send them home; and if the Norwegian west coast becomes, with the help of the British navy, free, it is certainly our duty towards our new ally to help re-establish his industries. Furthermore, if Sweden remains neutral, it is possible that England may facilitate also her exports via Norway, that is via Narvik, for the obvious reason of putting heart into the neutrals. These exports would have to go over that now famous railway line which connects Lulea and Narvik.

If Sweden also becomes a new Ally, her iron ore exports to Germany will cease, and England will naturally be concerned, to the extent to which German aerial activity permits, to keep Sweden's industrial life going. And what is more obvious than to foster the Swedish and Norwegian exports of pulp and paper?

All this means that the better Scandinavian affairs develop for the Allied cause in this war, the greater will be the competition for Canada's pulp and paper industry; or rather the smaller will be the withdrawal of existing competition.

On the other hand, if the Nazis were to seize and keep Scandinavia, there would not be any competition in pulp and paper at all from that quarter. But the booty of the Nazis would be so enormous that we might be forced into a compromise peace with them. These are the two alternatives.

### Rich Sweden

Sweden is a rich country with highly developed manufacturing industries, great mineral resources, and a flourishing forestry. The latter and its products are of special interest to Canadians.

The Swedish competition in newsprint in the United States market has not been so aggressive as that of Finland, and the Norwegians are still less important. Between 1930 and 1939 the three countries together, however, doubled their shipments to the United States, and in 1939 they reached a new record level in that market. They sold together close on 300,000 tons out of a total American import from Europe of 310,000 tons. Canada sold last year 2,206,000 tons to the United States, in addition to 452,000 tons sold to other countries. Thus the three northern countries together contributed only one-seventh of what Canada contributed to the American consumption.

Nevertheless, their competition was at times quite disagreeable, especially when they quoted prices at a fixed margin below Canadian prices.

With regard to woodpulp Sweden has in recent years sold considerably more than Canada in the American market. Last year's figures of American imports are:

Sweden	869,000
--------	---------

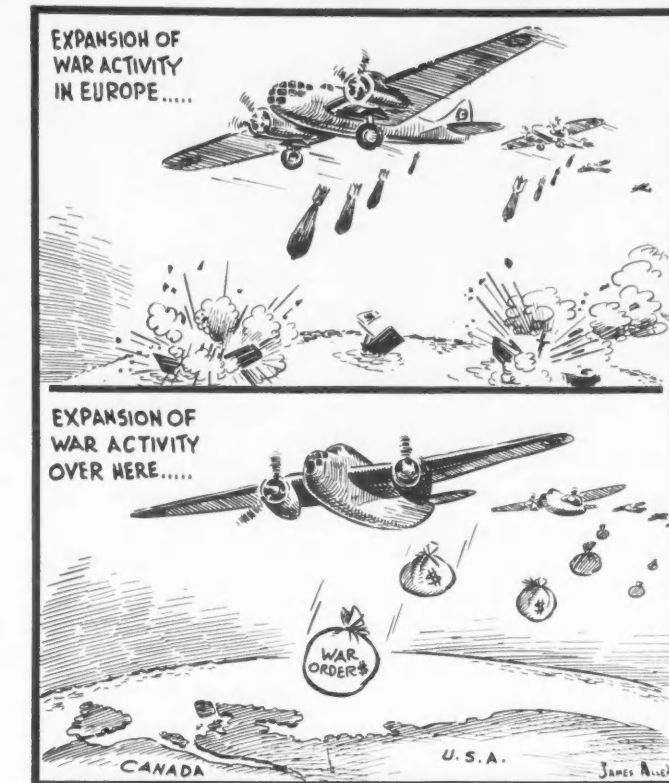
Canada	616,000
Finland	334,000
Norway	95,000

The northern exports of newsprint to all countries were last year still quite considerably below their production capacities, and in spite of their price policies they could not expand their exports to the extent they wished. It would, however, be fallacious to ascribe their price policies to the political, social and economic structures of their countries. It is true that in Sweden, for instance, the state is directly active in the pulp and paper industry, but with regard to the particular factories it owns, it acts just as any other entrepreneur would act.

### Social Democracy

Naturally, the strong trend towards social democracy in Norway and Sweden has brought about a number of institutions which do not exist in many other countries and in Canada, but it would be too easy a way of looking at things if we tried to put the features we dislike in certain competitors down merely to the influence of governments of different political shades.

The very same producers in Sweden who undersell Canadian products are frequently in violent disagreement with their government, and they speak of it as many Canadian producers would probably speak of their government if it were a C.C.F. government. But still they undersell. This should induce us to look for other reasons which enable



CAUSE AND EFFECT

the Swedish industry to compete with regard to price, the more so as the quality of their products has steadily improved.

Swedish pulp and paper manufacturers blame their Labor governments for having compelled them to rationalize their plants to such a degree that during the thirties many thousands of workers became superfluous. In the pulp industry, for instance, the production increased by 40 per cent between 1929 and 1936; simultaneously the number of workers employed decreased by 12 per cent.

### Higher Efficiency

This ought certainly to be a cause of great satisfaction to any industry and to any state, for if a smaller number of workers can produce a greater output, those workers who were set free are available for producing other things which can contribute to raising the standard of living. Naturally, governments of

different persuasions will deal differently with the maintenance and the retrenchment of the workers who have been thrown out of jobs through rationalization, but the cause of this necessity could hardly be deplored by anyone, least of all by entrepreneurs.

In Canada the production of pulp and paper increased by 11 per cent between 1929 and 1936, and the number of workers decreased by 11 per cent; thus the swing of the pendulum was smaller both ways than it was in the Swedish industry. Naturally, the Swedish improvement may be due to individual causes which are not present in Canada, but it is suggested that the figures adduced here may lead to other interesting comparisons.

A great deal of research, which suggests the introduction of practical measures, has been done in Sweden in recent years also with regard to forest management and utilization, and the efficiency of exploitation in (Continued on Page 19)

## Common Stocks' Place in Investment

BY GORDON G. GATCH

In last week's issue the author discussed the conditions which have disturbed security markets during the past three years, and emphasized the advantages of long-term policies in the management of investment funds.

In support of the long-range policy were submitted the findings of Dwight C. Rose, well known financial authority and President of the Investment Counsel Association of America, as presented in a recent address before the American Life Convention. Mr. Rose compared the investment accomplishments from bonds and common stocks since the commencement of the present century. The records showed a marked superiority for equities.

This article continues the review of Mr. Rose's address, outlining the causes which he found to be responsible for the superior past accomplishments from common stocks, and examining the possibilities for similar profits in the future.

MOVEMENTS of business activity and security prices may be classified under three main headings—major, secondary and short-term. The major movements are the long-term, upward or downward trends which characterize the typical business cycle. These usually last for a number of years—from two to five or six—and follow the major adjustments in our economic life. They are affected by supply and demand conditions, credit, money rates, wars, international trade, labor conditions, governmental policies and many other factors, and there is no doubt that they are prolonged and accentuated by psychological influences.

Within these long-term trends, there are the secondary, reverse movements, lasting usually for a matter of months, and brought about by maladjustments or corrective influences of a temporary nature. Thirdly, there are the shorter, day-to-day fluctuations, which are noticeable particularly in the security markets, and which have little to do with business. At no time are these tertiary short-lived movements predictable, and they are of no fundamental importance in the handling of investment funds. It is doubtful, moreover, if the secondary movements can be foretold with any degree of accuracy, even by the most astute investment managers. Sound investment management is concerned primarily with the study of the major trends, which can be predicted with a reasonable measure of success.

would have been secured from 1901 to 1939 by investment in the bonds and stocks which have constituted the Dow-Jones averages throughout this period. A second chart showed the actual accomplishments experienced from 1903 to 1938 by the twenty-five largest fire insurance companies of the United States. While Mr. Rose's purpose was primarily to present a comparison of the results obtainable from bonds and common stocks, his findings were of equal importance as an argument for long-range investment policies.

### All-Important Factor

Having proved by his various tests that past accomplishments from common stocks had been superior to those from bonds, Mr. Rose's next step was to determine the underlying factors responsible for this superiority. This brings us to the crux of our review—the consideration of the one all-important factor found to be responsible for the long-term upward trend of equity values. This was the amount of earnings plowed back between 1901 and 1939 by representative industrial companies of the United States. The results of this study are set out in the chart below. For this chart, Mr. Rose constructed an Index of Industrial Stock Prices, with which the cumulative record of reinvested earnings was compared. Dividend disbursements were not taken into account in the construction of the Industrial Stock Price Index. This index was made up from the stocks which comprised the Dow-Jones industrial averages throughout the period, and were the same selections used in the study reviewed last week. Starting at 100 in 1901, the index was slightly above 600 at the end of 1938. The cumulative record of earnings plowed back is indicated by the transverse line shown on the chart.

### Earnings Plowed Back

Mr. Rose tells the story as follows: "During this thirty-eight year period it has been the practice of industrial managements to pay out in dividends only a part of the earnings realized from year to year, with a reinvestment of the balance in expansion or improvement of productive facilities. To get a better picture of the effect of that policy on stock values, we computed each year, for each of the companies carried in our Industrial Stock Index, the actual amounts plowed back in this way."

"At the beginning of 1901 our Industrial Stock Index had a value of 100, while at the end of 1938 it had declined to 60. To get some definite starting point from which to determine the cumulative effect of reinvested earnings we said 'Let's begin at a point half-way between this high and low, or at 80 on this scale.' This . . . transverse line, then, is simply a cumulative record of the earnings plowed back by these companies each year starting with a base

(Continued on Page 17)

## THE BUSINESS FRONT

## A Business Boom?

BY P. M. RICHARDS

BUSINESS activity on this continent is likely to rise substantially over the next few months. Extension of the war to Scandinavia with the consequent increase in consumption of munitions may confidently be expected to result in the placing of more munitions orders in Canada and the United States.

There should also be some increase in non-military business resulting from it, at least for Canada, such as larger U.S. takings of Canadian newsprint, since Scandinavian supplies appear likely to be further curtailed if not entirely suspended, and

Canada can expect to provide Britain with at least a part of the bacon, butter and eggs formerly supplied by Denmark and perhaps of the lumber supplied by Norway and Sweden.

Partially offsetting these gains, Canada may suffer some curtailment of her exports to the Scandinavian countries of wheat, flour, fruits, copper and nickel. On balance, however, Canada should be substantially ahead.

The possibilities for increase of Canadian and United States production as a result of the changing war situation in Europe are very much greater than the foregoing suggests. The indications are that the war is now going to be fought more vigorously by both sides. An "open war" in Scandinavia would consume supplies at a far higher rate than the stalemate on the German-French border has. Then there are signs that a new theatre of war may open up in south-east Europe and that various neighbors of Germany, now neutral, may be drawn into the conflict, with consequent wider spheres of action for Allied arms.

### U.S. Plane Production

One reason why the extension of the war to Scandinavia may be the precursor of "total" war involving virtually the whole of Europe, lies in the great growth in recent months in the productive capacity of the U.S. airplane industry. This increase is such that, by the end of this year, the Allies should have an ascendancy in plane production that the Germans cannot hope to overtake. Hitler presumably knows this, and thus may feel that he has to win the war this year.

If he throws all his resources now into the scale against the Allies, gambling on early victory, one result will be a terrific consumption of war materials. The Allies had accumulated large stocks of shells and other supplies before the war began, and until a fortnight ago consumption had been at a

much slower rate than was anticipated at the outset. This has been reflected in a very cautious placing of Allied munitions orders. But now, faced with the prospect of a much more rapid rate of consumption, the Allies will almost certainly wish to add to their stocks as quickly as possible. Canada will be given as much of this business as she is able to handle, and there should be plenty more for the United States.

United States industrial production, as measured by the Federal Reserve index, rose in December last to the all-time high level of 128. Since then it has declined about 23 points, a fall serious enough to make observers fear that the decline is now tending to feed upon itself and can only be checked by some new powerful stimulatory force. The required shot-in-the-arm will now be provided, it seems, by Allied war orders.

### More Inventory Buying

Though only a few lines of business are likely to be affected immediately and directly, the whole U.S. business structure will be affected indirectly. One result of the new European development already apparent is increased buying for inventory by U.S. producers. Orders for materials are being placed in greater volume, in the expectation, probably, not only of increased demand but also that future costs of such supplies will be higher. In fact, prices of international commodities have already risen.

One potentially important result of the German invasion of Norway and Denmark and the German threats to Sweden, Holland, etc., is the inevitable clarification and strengthening of U.S. sentiment regarding the issues in this war. This should bring substantially nearer the granting of financial credits for Allied war purchases, and even, perhaps, the United States' full participation as one of the Allies.

What will the stock market do? While war of the kind which now seems to be opening up in Europe is bound to cause further serious dislocations in international trade, the nature and effects of which cannot yet be forecast, the loss or diminution of export markets should be more than offset by the increased demand for war materials, and rising industrial production should be reflected in rising stock market prices. And the acceleration of the trend toward inflation which may be expected to accompany the general upturn of business should also have its effect on equity prices.

### Long-Term Growth

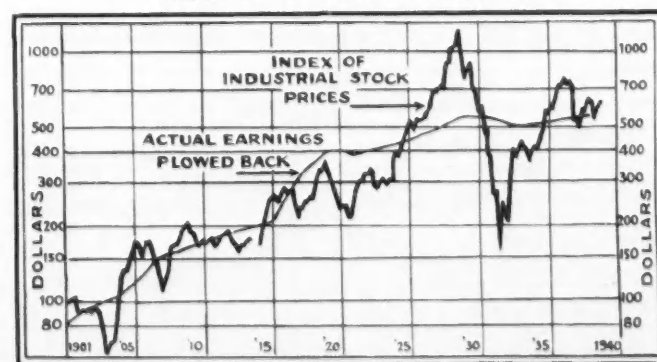
There is another, long-term factor, which has an important influence on security values. This is the secular growth trend, which reflects population increases and improvements in standards of living. In spite of recurring cycles, the secular trend of industrial production on this continent has been gradually rising, and this has an important bearing on the investment policies which we are considering in these articles.

If, as I have said, the secondary and short-term market movements are difficult, if not impossible, to predict under normal, peace-time conditions, it is obvious that any attempt to forecast them under the conditions of war and near-war which have existed during the past three years would have been hopeless indeed. In last week's article, I spoke of the disappointment of those individuals who had attempted to realize short-term trading profits, and referred, in contrast, to the relative peace of mind enjoyed by the investors who have owned shares of sound, well-managed Canadian companies, and who have continued to hold them in expectation of long-term growth and increased earnings.

In support of the long-term policy, I cited the studies of Dwight C. Rose, as outlined in an address before the American Life Convention at Chicago, and reproduced a chart showing the cumulative results which

### INDUSTRIAL STOCK PRICES IN RELATION TO EARNINGS PLOWED BACK 1901-1939

From chart by Brundage, Story and Rose.  
Compiled under the direction of Dwight C. Rose.



Note: The original chart included an index showing the combined trends of commodity prices and bond yields, which were found to have relatively little influence on stock prices. The chart also included lines showing the effect of changing commodity prices on the purchasing power of reinvested earnings in terms of plant and equipment.



## Ten-cent BACHELORS

Twenty years ago, a prominent politician declared testily, "What this country needs most is a good five-cent cigar". He had no need to ask for a good ten-cent cigar, for Bachelors were as popular then as they are today — providing the rich delights of 100% Havana filler for 10c.

## CITIES RISE



## on Savings

Savings of thrifty people like you and your neighbor built the city in which you live... its homes, its factories, its great buildings. Since 1855, the Canada Permanent has been helping people to save, and has been providing the funds which make construction possible. Firm faith in Canada, coupled with sound judgment, still governs the policy of the Canada Permanent. It is ready to serve YOU.

**CANADA PERMANENT**  
Mortgage Corporation  
Head Office, 320 Bay St., Toronto  
ASSETS EXCEED \$50,000,000

## AUTO DRIVERS

We can give you  
**PROMPT SERVICE**  
anywhere  
in CANADA and U.S.A.

Insure with  
**The GENERAL ACCIDENT GROUP**  
357 BAY ST. TORONTO

## If you are a MASON—

you can obtain adequate indemnity against sickness, accident and accidental death at extremely attractive rates from the "Protective of Granby", the only all-Canadian company offering this insurance exclusively to Masons.

Agents in all main cities and towns in Canada.

**The PROTECTIVE ASSOCIATION OF CANADA**  
Head Office: Granby, Que.

## Dividend Notices

**PENMANS LIMITED**  
DIVIDEND NOTICE

NOTICE is hereby given that the following Dividends have been declared for the quarter ending the 30th day of April, 1940.  
On the Preferred Stock, one and one-half per cent. (1 1/2%), payable on the 1st day of May to Shareholders of record of the 22nd day of April, 1940.  
On the Common Stock, seventy-five cents (75c) per share, payable on the 15th day of May to Shareholders of record of the 6th day of May, 1940.  
By Order of the Board.  
Montreal, C. B. ROBINSON,  
April 8, 1940. Secretary-Treasurer.

# GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast.

## CENTRAL PATRICIA

Editor, Gold & Dross:

Do you consider Central Patricia Gold Mines suitable for a small investment?

—H. C. D., Cadboro Bay, B.C.

Central Patricia, in my opinion, is an attractive junior gold. It has capable management, satisfactory ore reserve position and a favorable outlook for the future. Net profits for 1939 were 24.01 cents per share, slightly above the previous year. The dividend return was 21 cents a share, five cents having been paid in bonuses on top of the regular quarterly payment of four cents. Operating costs in 1939 were at the lowest figure since milling started and net current assets strengthened to \$898,106.

Developed ore reserves exceed 364,000 tons, valued at \$6,306,603, with prospects of substantial additions this year, as the No. 1 shaft has been deepened to 2,200 feet and four new levels established.

## CANADIAN AIRWAYS

Editor, Gold & Dross:

Just a little while ago I inherited a considerable block of stock. Most of it is familiar to me, but there were some of Canadian Airways, Ltd., and I am not familiar with this company at all. I would like to know the nature of the company's business and its financial history over the past several years. Also, I understand there was a reorganization a short time ago. Would you venture to express an opinion of the stock?

—S. D. D., Philadelphia, Penn.

I venture the opinion that the stock of Canadian Airways, Ltd., has less than average attraction at the present time.

The company operates all classes of aerial service in Canada: the main income is derived from passenger, mail, freight, and express traffic; other and minor revenues come from survey, exploration, photography, mapping, contours, fishery and forestry patrol, dusting and spraying, publicity and radio. It has airports at Toronto and Quebec, a maintenance base at Winnipeg and operating bases throughout Canada.

The reorganization to which you refer took place early in February, 1940, when shareholders unanimously approved a by-law reducing paid-up capital, enabling elimination of ac-



REES B. TURNER, formerly eastern divisional sales manager of the Campbell Soup Company in the United States, has been appointed Canadian sales manager of the Campbell Soup Company Limited, and has taken over the direction of the company's sales activities in the Dominion.

cumulated deficits, goodwill and organization expense. Two shareholders agreed to subscribe for 112,000 shares of the new stock to net the company \$450,000. Giving effect to this new capital, the balance sheet as of November 30, 1939, would show cash of \$213,835 against \$3,958 before the adjustment. Bank loans of \$215,000 would be eliminated, while accounts payable would be reduced from \$234,322 to \$49,200. The pro forma balance sheet shows goodwill of \$951,804 wiped out, as well as organization expense of \$52,507, while among liabilities a new item appears—a deferred account of \$185,000, payable over a 5-year period. An accumulated deficit of \$1,699,778 is eliminated.

The earnings record is unimpressive: successive deficits have been shown since the company was incorporated in 1930. In the year ended December 31, 1938, a net loss of \$213,502 was incurred, as compared with deficits of \$30,433, \$95,393, \$132,590, and \$167,655 in 1937, 1936, 1935 and 1934, respectively.

## GREAT LAKES POWER

Editor, Gold & Dross:

Would like to have your opinion of Great Lakes Power Company, Ltd., 5 per cent. bonds. Is there anything ahead of these bonds?

—G. L. P., Toronto, Ont.

The 5 per cent. bonds of Great Lakes Power, due 1957, should particularly appeal to that person who has a well-balanced investment portfolio and who is anxious to increase the average yield. Ranking prior to these bonds which have, I think, limited appreciation possibilities, are \$4,250,000 worth of 4 1/4 per cent. First Mortgage Sinking Fund bonds.

These 5 per cent. bonds were offered at 98 on June 1, 1939, and were issued to replace the outstanding issue of \$2,000,000 worth of 5 per cent. General Mortgage bonds which were due September 1, 1937. The latter were issued in 1936 to the parent company, the Middle West Utility Company of Canada, Limited, in payment of balances owing in connection with advances for capital purposes with certain accumulations of interest. Fixed charges were earned 1.74 times in the year ended December 31, 1938, as compared with 1.89 times in the previous year.

## CONS. SMELTERS

Editor, Gold & Dross:

I hold a block of Consolidated Mining and Smelting stock, purchased about one year ago, and I am thinking now of purchasing another block at today's price. Does this look sound to you for a man who is not usually a speculator by choice but an investor?

—C. G., Victoria, B.C.

Fixed base metal prices in contracts with the British government should keep profits fairly stable while the war lasts and will undoubtedly temper any stock market upturn. The spread of the war to Scandinavia has already had some reflection in such stocks but the speculator's expectation of large profits has been removed, and the British deal, as recently pointed out by S. G. Blacklock, president of Consolidated Mining and Smelting Co., "assures cheap metal for the Empire's war needs, and at the same time gives a fair living for those in the industry."

The annual report of Consolidated Mining and Smelting reveals a 50 per cent increase in net profits last year as well as a considerably improved financial position, but no one can forecast its action marketwide during the next year. The advance in net profits of \$2.85 per share from \$1.90 in 1938 was partly due to a reduction in the company's unsold stocks of lead and zinc. Profits from producing gold mining properties jumped to \$900,000 as against \$226,000 in the previous year and a further increase is expected this year.

It is reasonable to expect a dividend return of \$2 a share for 1940 and profits in the neighborhood of those earned in 1939. However, it remains to be seen if the British and domestic demand for metals expands over present anticipations. While the high profits obtained during the last war are not expected this time the stock appears a good hold with earnings likely to be maintained, and the shares further are an excellent hedge against any possible post-war inflation.

## B. C. PULP & PAPER

Editor, Gold & Dross:

I am holding \$2,000 worth of 6 per cent. bonds of British Columbia Pulp & Paper and \$1,000 of 7 per cent. bonds both of them due in 1950. The last coupons cashed on the former were on November 1, 1938, and on the former, November, 1937. Is this British Columbia Pulp & Paper likely to begin paying interest on their first and general mortgage bonds in the near future?

—B. O. G., Sault Ste. Marie, Ont.

You, apparently, are not aware that on May 1, 1939, bondholders approved the postponement of interest due in 1939 and 1940 on the 6 per cent. bonds of British Columbia Pulp & Paper to 1942; interest on the unpaid coupons to be at the rate of 6 per cent. and to be repayable at any time not later than 1942. The situation in regard to the 7 per cent. bonds is a little more complicated: on November 15, 1938 coupons payable May 1, 1932, to November 1, 1934; November 1, 1935, to May 1, 1937; and November 1, 1938, to May 1, 1942, all inclusive, was postponed to November 1, 1942. Interest on the unpaid coupons bears interest at the rate of 7 per cent. Subsequently, interest due November 1, 1937, to November 1, 1938, was paid in cash. Despite the brighter outlook for paper producers, I doubt if British Columbia Pulp & Paper will make interest payments before the time stipulated in the above provisions.

British Columbia Pulp & Paper failed to earn its fixed charges in the year ended December 31, 1938, by 27 cents on the dollar, before depreciation, as compared with a times earned ratio of 1.74 in 1937 and 1.05 in 1936. As a matter of fact, 1936 was the first year in which the company fully earned its fixed charges since 1930 when they were earned 1.13 times. Currently, as I have said, I think the

(Continued on Next Page)

## A CHECK-UP OF YOUR INVESTMENTS

A requisite of a sound investment portfolio is a periodic analysis by a competent investment consultant. This service may be obtained without obligation at any of our offices.

**A. E. AMES & CO.**  
LIMITED  
Business Established 1889  
TORONTO

Montreal Winnipeg Vancouver Victoria New York London, Eng.

## IS YOUR Will Practical?

DOES IT NEED REVISING?

Is it so planned that your wishes for all members of your family in their present circumstances and under existing conditions can be carried out? Have you appointed a responsible and permanent executor? May we suggest that you consult one of our Trust Officers?



**The LONDON & WESTERN TRUSTS COMPANY LIMITED**  
LONDON - TORONTO - WINDSOR  
WINNIPEG - SASKATOON - VANCOUVER - VICTORIA

Inquiries invited regarding Canadian Industrial and Mining Investments. We specialize in the Dividend Paying Gold Mines and in new gold mining properties under present active and encouraging development.

**A. E. OSLER & COMPANY**  
Established 1886 Members The Toronto Stock Exchange  
Osler Bldg., 11 Jordan St. Phone ADeLaide 2431

## CONFUSION or CONFIDENCE

Which will be associated with your estate? You alone have the power to decide. Confusion by the appointment of unqualified though well meaning executors, or confidence by the appointment of a reliable fully experienced and permanent trust company.



**MONTREAL TRUST COMPANY**  
Montreal Trust Building  
61 Yonge Street Toronto  
J. F. HOBKIRK, Manager

## Clarkson, Gordon, Dilworth & Nash

TORONTO MONTREAL HAMILTON WINNIPEG VANCOUVER

Chartered Accountants

**E. R. C. CLARKSON & SONS**  
Authorized Trustees and Receivers.

15 Wellington Street West

TORONTO

## THE WESTERN SAVINGS AND LOAN ASSOCIATION

HEAD OFFICE—WINNIPEG, MANITOBA

**BRANCH OFFICES:**  
EDMONTON, ALBERTA  
CALGARY, ALBERTA  
REGINA, SASK.  
SASKATOON, SASK.

## For Your Protection!

All authorized salespersons for this publication carry a credential card like that shown below. Usually it will be shown without a request, make sure you see it before you pay for a subscription. It must show an unexpired date, and be filled in as marked in the small sample below.

Furthermore, all authorized salespersons carry the publisher's printed receipt forms, these are good only for the publication printed thereon, when paid for at the full printed subscription prices. When you pay a representative carrying an unexpired credential, and receive an official receipt showing that you have paid the full subscription price for this publication as printed on receipt or credential, you take absolutely no risk. We guarantee fulfillment of the contract.

SATURDAY NIGHT

**THIS CREDENTIAL EXPIRING** **AN UNEXPIRED DATE SHOULD APPEAR HERE** **, 1940, AUTHORIZES**

**SALESMAN'S NAME SHOULD APPEAR HERE** whose signature appears below, to solicit and accept subscriptions for the publication PRINTED hereon, at the prices and upon the basis printed upon our official receipt form.—Not good after expiry date shown above.

**SATURDAY NIGHT**

**SUBSCRIPTION PRICES**  
Canada and Newfoundland  
Great Britain, British Dominions,  
Colonies and Protectorates  
BY ASSOCIATION OF CANADIAN CIRCULATION EXECUTIVES  
150 WELLSINGTON ST. W. TORONTO 1940

**1 year** \$2.00  
**2 years** \$3.50  
**3 years** \$5.00  
All other countries \$4.00 per annum.

**MAKE SURE SIGNATURE APPEARS ON THESE LINES**

**REPRESENTATIVE'S SIGNATURE**  
(See that signature shows unexpired date with that on your receipt)

**CONSOLIDATED PRESS LTD., TORONTO**



## GOLD & DROSS

(Continued from Page 16)

outlook for producers of paper and paper products is improving; chiefly because of increased industrial activity in Canada and the United States. The company's mills at Port Alice and Woodfibre are working at capacity, producing 320 tons of bleached sulphite and rayon pulp daily. But I think any price movement of these bonds will be limited until interest payments are resumed—or at least until the company gives proof of being in a position to resume payments.

### BREWERS & DISTILLERS

Editor, Gold & Dross:

I have been watching the stock of Brewers & Distillers of Vancouver and am attracted to it by the high yield. Before buying, however, I'd like to know just why the yield is so high. Is the company in a good financial position and is it well managed? Don't you think that in times like these that people will be more inclined to relax over the odd "convivial cup" and don't you think that this will help the company's business?

—C. C. E., Edmonton, Alta.

Yes, I do; undoubtedly the tension of the times, plus higher incomes will contribute to the company's coffers. But at the same time you must realize that the brewing and distilling industry is inherently speculative; that it is subject not only to public whim, but also to changes in government policy, as well as economic trends. And you must realize that 13.9 per cent is an unusually high yield; even for the stock of a brewing and distilling company. Obviously, such a stock cannot be ranked with those of the more stable industrial issues. However, if you are willing to accept the risks, I see nothing wrong with Brewers & Distillers.

The company is soundly managed and its financial position is well

buttressed. In the year ended December 31, 1939, current assets were \$3,314,701 against current liabilities of \$374,644; of the former, \$1,043,620 was in cash and \$281,554 in government bonds. Net income in the last year was \$525,918, equal to 91 cents per share, against net of \$451,959 and per share earnings of 78 cents in the previous year. The bulk of the earnings in 1939 was garnered in the last half of the year, indicating that the company was already beginning to experience an increased demand as the result of more prosperous economic conditions in this country.

On the adverse side, and largely contributory to the large yield afforded by the stock are the following factors: higher costs and taxes which will offset to some extent the greater consumption of the company's products; and—more ominous—the prospect of still more taxes and even governmental restrictions upon output. Under these influences, it is probable that profits will be whittled down.

### MARTIN BIRD

Editor, Gold & Dross:

I haven't read or heard anything about Martin Bird Gold Mines for a long time. Would you please enlighten me as to its progress, if any, and its financial position?

—D. J., Wallaceburg, Ont.

Martin Bird Gold Mines suspended operations last summer and is still idle due to lack of finances to carry out further development. It was officially estimated that ore reserves were approximately 190,000 tons of an average grade of \$7 per ton, when work was stopped. The company has 3,730,000 shares issued out of an authorized capitalization of 4,000,000 shares and liabilities of about \$45,000. Two shafts have been sunk to depths of 375 feet each, with considerable lateral work completed, as well as diamond drilling.

## Common Stocks' Place

(Continued from Page 15)

value of 80 in 1901. That cumulative record of actual earnings plowed back, superimposed upon the base value of 80 in 1901, gradually reaches a value of 530 at the beginning of 1939.

"I would like to emphasize to you gentlemen that this chart (on page 15) is not one which has been recently compiled with hindsight knowledge to 'make things fit'. It was originally constructed by me in 1926 and the record of the following years has simply been added without any change in the original plan of the study. These lines of reinvested earnings look almost like long term trend lines of our Industrial Stock Price Index, yet they have had no relation to the Index except for the base figure of 80 where we started in 1901....

"Throughout this period our records show average annual reinvested earnings of approximately 4½% of the market value of these companies, and cash dividends paid out averaged approximately 5% annually. Thus, total earnings, including dividends paid out as well as the earnings retained by the companies, were on the average throughout the period approximately 9½% annually of the market value of the companies included in the index.

"... The primary reason for the long-term upward trend in industrial stock prices may be found in the substantial reinvestment of earnings by these companies...."

### Scope in Equities

A record of 500% appreciation, exclusive of all dividends, is sufficient proof that there is ample scope for profitable investment in equities without having to look for short-term trading profits in the market. Further, it must be realized that no management whatsoever was applied to this group of Dow-Jones stocks during the thirty-eight years in which this appreciation was experienced. The selection of Dow-Jones stocks for an investment portfolio would not be recommended. These were used in the averages because they constituted a representative cross-section of the New York market.

Even when a long-range policy is followed, there are periods during a cycle when common stocks should be restricted to a small percentage of a fund, and the proportions in different types of stocks may have to be adjusted frequently to meet changing conditions. Is it not reasonable to assume that better results might have been experienced if sound judgment had been applied in the original selection and subsequent supervision of the list?

In stating his case for common stocks as long-term investments, Mr. Rose emphasized the need for setting up some protection against the forces of inflation. This is particularly important today in the face of the huge existing credit base on this continent and the rapidly pyramiding government debts. The war cannot fail to aggravate this already top-heavy situation. It is because of the growth potentialities in equity investments that they provide the best offset to an inflationary rise in living costs.

### Awakened Public Opinion

No less encouraging is the increasing evidence that the public is aware of the dangers which have been threatening free forms of government and individual enterprise. Much as we may dislike the excesses and extravagances of New Deal methods in the United States, many of the general objectives are now approved even by its bitterest opponents. The public has certainly been awakened to some of the unsound economic concepts of pre-depression years, and more serious study is being directed to such problems than ever before. Groups for the study and discussion of social and economic problems have been formed throughout the land.

The Constitution and Bill of Rights have taken on new meaning for millions of Americans. The Administration's effort to reorganize the Supreme Court was the first important call to arms. The war and the spread of totalitarianism have further roused the people and frightened them into a realization that the surest defense against foreign "isms" is to put their own economic house in order.

Substantiating these optimistic observations with regard to the survival of capitalism and the profit motive are the results of a survey published by *Fortune* magazine in the March, 1940 issue. Only 5.2% of those who voted believe that capitalism and democracy are breaking down or foresee the need of a new form of government. As stated by the editor, the result is a "vote of confidence in our way of government as it now stands, and it comes not only from every class, but without exception from every occupation and part of the country."

Furthermore, a large majority are opposed to any legislation limiting the amount of money which any individual shall be allowed to earn in a year. According to *Fortune*, "This answer emphatically affirms the freedom of the individual to make the most of his chances. Even the lowly, who may envy the rich, wouldn't suggest passing a law to limit opportunity. And scarcely more than a third of all the laboring classes and of the unemployed would advocate such a thing."

### Profit Margins Not Down

In considering the future profit possibilities in common stock investments, another question arises. There is a common belief that industrial profit margins are steadily declining, due to increased labor costs, higher taxes and other obstacles to business. Several studies have been made during the past two years which show that industry has not fared so badly as has been thought. In November, 1938, the head of a leading United States investment research firm told me that they had just completed a study of this subject which proved to their surprise that unit costs of production had been declining for several years. Higher labor costs, he said, had been more than offset by increased mechanical efficiency.

In the February 15, 1939 issue of the *Annalist*, published by the *New York Times*, reviewing the earnings of two of the largest steel companies, the editor, D. W. Ellsworth, wrote: "The situation in the steel industry, at least with respect to the more progressive companies, has apparently

been affected by remarkable increases in mechanical efficiency.... Our recent politico-economic policies, it is generally conceded, have tended to accelerate the use of labor-saving machinery. These policies have tended to increase labor costs, but the steel industry, or a major portion of it, has succeeded in increasing mechanical efficiency fast enough to keep ahead of rising labor costs."

In the *Annalist* of March 29, 1940, Mr. Ellsworth submitted a chart showing the relation of production and profits of all United States corporations. Referring to the study he wrote as follows:

"... In the beginning of the recovery there seemed to be considerable evidence that the New Deal had throttled earning power and that low earning power was an important factor in prolonging the depression. But with the net income figures now available through 1937, the evidence seems all the other way. The best evidence available seems to indicate that, relative to production, there has been no decline in earning power since 1929. If the New Deal is guilty of anything, it is of fostering conditions inimical to the full use of the country's productive resources."

"What seems to have happened is that measures tending to increase production costs have been completely offset by increased efficiency on the part of corporation managements. This has enabled existing corporations as a whole to make as much money, relative to output, as they did just prior to the outbreak of the New Deal."

By this expression of optimism, I do not mean to imply that no serious problems lie ahead. There are many indeed, but I believe they will be worked out within the framework of democracy and the capitalistic system. And investors can do their part by supporting those companies which follow sound financial practices, and which are taking the lead in the development of more liberal policies in their relations with labor and the consumer.

### Profits Not "Accidental"

In the studies which Mr. Rose has so kindly allowed me to review in these articles, we not only have proof of the long-term profit possibilities in equity investment, but we have seen that there is nothing accidental about these profits. They have not just "happened so." Probably the majority of investors in common stocks have fully recognized that market prices in the long run adjust themselves to the earnings and dividend disbursements of the companies whose shares they own. And

### A First Mortgage Utility Bond To Yield 4.56%

#### St. Maurice Power Corporation

First Mortgage Sinking Fund Bonds

Series "B" 4½%, due April 1st, 1970.

Price: 99 and accrued interest, to yield 4.56%

Descriptive circular furnished upon request.

36 King St. West  
Toronto  
Telephone EL. 4321

Wood, Gundy & Company  
Limited

in a general way they have no doubt related the amount of earnings to the growth trend of these companies and the amount of productive assets under their control. But probably few have realized to what mathematical degree the growth of productive assets has been determined by the percentage of earnings plowed back year after year.

We also have seen, I think, that there is nothing in the present political and social outlook which will fundamentally alter the opportunity for reasonable profits in the future, particularly in Canada, where the secular trend of industrial production

will remain definitely upward for generations to come. Specifically, I believe that at the termination of the present war Canada's position among the world's industrial nations will be more firmly established than ever before.

Editor's Note: The author has asked us to correct an error in last week's article. As one of the favorable economic factors existing at the time of the panicky stock markets of April, 1939, he said that commodity prices were stable and at "high" levels. This should have read "low" levels.



### Invest By Mail

You can discuss your investment problems with us satisfactorily by mail. Many of our clients deal with us exclusively in this manner. Write us to-day for a list of offerings or for information concerning your present holdings.

McLEOD, YOUNG, WEIR & CO.  
LIMITED

Metropolitan Building, Toronto  
Telephone: Elgin 0101  
Ottawa Montreal London Hamilton

Correspondents in New York and London, England

# DODGE Job-Rated

## TRUCKS HAVE TRANSMISSIONS TO SUIT THE Load AND Haul



**ONE OF THE 3 DODGE TRANSMISSIONS, WITH 3, 4 OR 5 SPEEDS, HELPS TO MAKE THE TRUCK THAT EXACTLY MEETS YOUR SPECIAL NEEDS**



Abundant ability is obtained in the 3-Ton and 3½-Ton Series through this 3-speed truck transmission.



In the five-speed transmission, third and fourth speed gears are helically cut, making it practical to operate in these gears continuously, if required.



Ball and roller bearings are used at all important points in all Dodge Truck Transmissions. You get quiet operation and long service.

● Let your Dodge dealer tell you how to get a Dodge Job-Rated Truck that will exactly fill the requirements of your job.

Each Dodge Job-Rated Truck has the right transmission... The Dodge 3-ton truck has a 5-speed transmission. Dodge 1½, 2 and 3-ton Dual-purpose trucks have husky 4 speed transmissions. Dodge ½ and ¾-ton trucks have 3-speed truck transmissions.

Each Dodge Job-Rated Truck has the right size frame... It is powered right with one of the six Dodge truck engines... It has the clutch and rear axle that you can trust to transmit engine power to rear wheels with dependability.

Dodge Truck brakes are Job-Rated and stop your load easily and smoothly. Your next truck can be the best truck you ever owned... more dependable, more economical... the source of more satisfaction—if you decide on a Dodge Job-Rated Truck, the truck that fits your job.



## DODGE TRUCKS MEET 95% OF ALL HAULING NEEDS



*From the Records*

**Facts FOR THINKING MEN AND WOMEN**

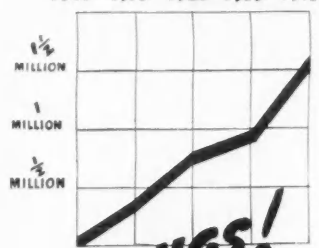
• Last year 53,000 new policyholders were added to the Sun Life family

**SUN LIFE of CANADA**

HEAD OFFICE • MONTREAL

**1 1/2 MILLIONS IN 1939**

1901 1910 1920 1930 1940



During the past five years, annual savings returned to Northwestern Mutual policyholders have increased by more than 50% . . . from \$996,642 in 1934 to \$1,531,487 in 1939.

Both in number of policyholders and amount of business written, these figures reflect the remarkable growth of Northwestern Mutual. Today more people buy mutual life insurance from Northwestern than from any other company!

The Northwestern Mutual plan combines responsible fire protection with clear-cut, annual savings . . . why not investigate it today?

APPLICATIONS FOR AGENCIES INVITED

**NORTHWESTERN MUTUAL FIRE ASSOCIATION**



Toronto, Hamilton, Ottawa, Halifax, Quebec City, Montreal, Moncton, Winnipeg, Saskatoon, Edmonton, Calgary, Penticton, Victoria, Nanaimo, Vancouver.

THE OLDEST INSURANCE OFFICE IN THE WORLD

Robert Lynch Stelling, Mgr. for Canada TORONTO

**EVERYONE NEEDS THE SUN**

# CONCERNING INSURANCE

## Individual Social Security

BY GEORGE GILBERT

Although there is a tendency in some quarters to look to the state to provide for the future economic security of everybody, it must be obvious that there is a limit to what a government can do in that direction. A government does not create wealth but merely consumes the wealth which the people produce and which the government extracts from them by way of taxation. People cannot expect the government to provide them with everything, as that would simply mean the consumption by the government of more and more of the existing wealth until there was nothing left for anybody.

Accordingly, there is still need of the system of individual social security which has been operating in this country for about a hundred years helping people to provide for themselves—the system of life insurance. As a matter of fact, life insurance has been and will continue to be the one great workable system through which poverty and financial distress can be averted by the energy, self-reliance and individual effort of the people themselves.

ONE of the important questions facing the people of this country is whether we shall continue to make personal thrift and enterprise the way to economic security, or whether we shall turn more and more to the state to provide it for the individual by way of a government subsidy.

Across the line an economic and social revolution has been going on since the crash of 1929, when the population awoke from their wonderland dreams and, after a few years of economic spasms, began to accept certain ideas as basic reforms, amongst which was the dictum that no one would be allowed to starve and that, through government, there must be established an economic provision so that an individual would know that no matter what happened he could look forward to some semblance of security to provide food and shelter in his old age.

Thus the question over there no longer is: Shall government take care of those who cannot take care of themselves? The Social Security Act and various relief projects are regarded as having answered that question. The public now believe that it is the function of government to care for the unfortunate. But there is another question which comes up for answer: How far above the subsistence level shall this economic provision be fixed? This is a question which particularly concerns life insurance men, as their job is helping those who can provide for their own security, and it was made the subject of discussion by Holgar J. Johnson, president of the Institute of Life Insurance, in a recent address before the National Council of the National Association of Life Underwriters.

### Public Will Decide

Who is going to decide this question? he asked. "Is the solution going to be coincident with politics and the riddle of a third term? Will the answer be found in investigations such as that just finished by the TNEC probing into life insurance? Most decidedly not. Such fundamental questions today are determined by a gigantic jury—the American public. It doesn't act hastily. This question, which has just resolved itself, must occupy a major portion of our thinking and action for the next several years."

Then again: How much shall government provide and for how many people? To what extent shall the individual be encouraged to provide for himself through his own initiative? He pointed out that the United States is by no means a poverty-stricken nation, and that through the entire depression the major portion of the employable population was at work.

He quoted a dispatch signed by Arthur Krock, New York Times Washington correspondent, in which he says that private experts estimate the total unemployed to be now between three and four million people, while, on the other hand, the U.S. government and its opposition both say that the number is between nine and eleven millions. Although admitting that he did not know which estimate was correct, Mr. Johnson said that the most important thing to remember was that there are more than forty millions of the people gainfully employed, and that during the depression the great majority have been at work earning money.

### Majority Have Jobs

In his view there has been too much inclination to overlook the fact that the great majority of employable persons in the country are working, and that too much has been heard about the passing of the nation's geographic and economic frontiers. Yet, ten years ago, he said, few were thinking about stream-lined trains, trans-oceanic passenger air service, new plywoods that are stronger than steel, the introduction of plastics, synthetic materials for hosiery, and many other things that are now commonplace or becoming so, creating more jobs for more people.

Too many times, he added, we have heard that a sizeable portion of the population will never be able to find work again; too many demagogues have made political capital of the economic misfortunes of the few. He admitted that the propounding of such a philosophy has a fatal lure; it is easy to believe. But he asserted that the United States was still the nation of greatest opportunity, and that the people must provide all the security

for themselves that they can if they are to retain their individual freedom and democracy, as complete security when provided by government subsidy is by no means free; it has a price—which eventually calls for the sacrifice of personal liberty.

While it is right and just that government should provide through social security a living minimum for those who cannot support themselves in old age, it must be remembered, said Mr. Johnson, that in a democracy the people support the government through taxation. Government cannot support all the people because it does not create wealth but consumes the wealth which the people produce. It must be realized that the people cannot look to the government to give them everything, as that would mean that the government would consume more and more of the wealth produced until there was nothing left.

### Still Need Insurance

It has been estimated that by 1980 the population of the United States will have increased to about 152,000,000, and that the number of persons 65 years old and over will then number at least 23,000,000. It would seem obvious that these old folks will require a lot of providing for. There will accordingly still be need of the system of private social security that has already operated in the country for nearly a hundred years, helping people provide for themselves—the system of life insurance.

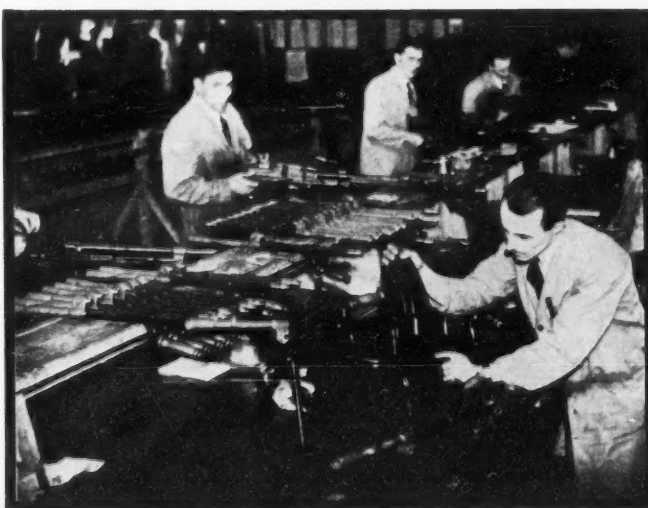
In the past fifty years, as Mr. Johnson pointed out, it has paid out 45 billions of dollars to millions of persons. In the period 1933-38 it paid out nearly 16 billion dollars, close to three billions more than the government expenditures for relief. These crisis dollars went to beneficiaries and to living policyholders, and some of it went to provide old people with money to live on. In view of these payments through life insurance, it is clear that many of the people of the United States are still primarily interested in providing their own security through personal thrift and foresight.

It is also to be noted that a large part of the life insurance business dealing directly with old age security is in the field of annuities and old age endowments. Forty years ago few persons bought them. Today 1,500,000 of the population own annuities which are paying or will one day pay an annual income of more than half a billion dollars. Many millions of policyholders now translate their insurance in terms of old age income.

At present the public know little about the important role that this phase of life insurance is playing in building security, and, as Mr. Johnson has pointed out, it is a vitally important piece of information for them to have in reaching a decision as to what extent the government should provide by subsidy for those who cannot take care of themselves.

### Group Cover for Canadian Oil Employees

CANADIAN Oil Companies, Limited, refiners, and distributors of White Rose gasoline, En-ar-co Motor Oil and lubrication oils throughout Canada, have adopted a comprehensive group program which provides



MINUTE CARE is taken with each Bren gun to ensure that it is as perfectly constructed as is humanly possible. Here the functioning of the gun is tested after it has been assembled.



WILLIAM J. SCOTT, K.C., Ontario Fire Marshal, who is chairman of the fire marshals' section of the National Fire Protection Association, which will hold its 44th annual meeting at Atlantic City, May 7 to 11.

Employees with life insurance coverage supplemented by sickness and accident benefits.

The plan is being underwritten by the Sun Life Assurance Company and the Metropolitan Life Insurance Company on a co-operative basis whereby the employer and employee share the cost.

Individual benefits range for life insurance from \$2,000 to \$5,000 while payments ranging from \$10.00 a week to \$40.00 a week will be made in case of sickness or non-occupational injury.

The plan includes visiting nurse care and the distribution of pamphlets on health conservation and disease prevention.

### Humanizing Annual Reports

ANNUAL reports to policyholders hold important potentialities for life insurance companies as a medium of good public relations, Holgar J. Johnson, president of the Institute of Life Insurance, stated in announcing the results of an industry-wide survey to determine current practices of companies in regard to these reports and to develop ways and means of increasing their effectiveness.

Paying tribute to the progressive work done by a number of companies in humanizing and simplifying their reports, particularly in the last few years, Mr. Johnson pointed out that the annual report provides a remarkable opportunity for conveying to policyholders a clear concept of their company, its aims and achievements and how it operates.

The Institute's survey-report, entitled "Increasing the Effectiveness of Annual Reports to Policyholders," was based on detailed information given by 132 companies representing 93 per cent of the insurance in force.

"The importance of the company annual report to policyholders as a starting point to tell both the company story and the story of life insurance is clearly emphasized by this survey," Mr. Johnson said. "Not that educational efforts should stop here, but there is no better place to begin. The cumulative effect of every life insurance company telling its own story to its own policyholders—and in so doing telling part of the story of all life insurance—cannot help but be a tremendous educational force toward giving the public a better understanding of life insurance and the aims and accomplishments of life insurance management. It is an opportunity, too often minimized or lost, to put into the hands of every policyholder an ABC, understandable, human interest story about our business."

The report was prepared as an aid to Institute member companies in securing the maximum of effectiveness in this ready-made vehicle for telling the story of life insurance to all policyholders.

Current practices of all companies, divided into two groups, the first 50 companies and all others, were reviewed. Last year's printed and advertised reports were studied. Policyholder reaction was surveyed. Advertising and public relations technique were applied. From these many viewpoints, specific suggestions were

**THE Casualty Company of Canada**

HEAD OFFICE - TORONTO

GEORGE H. GOODERHAM President A. W. EASTMURE Managing Director

AGENCY OPPORTUNITIES IN SOME TERRITORIES THROUGHOUT CANADA

## BUY CANADIAN

Every purchase of Canadian goods or services contributes to the employment of Canadians and helps both directly and indirectly to provide the funds so essential for the successful prosecution of the war.

## The DOMINION of CANADA GENERAL INSURANCE CO.

HEAD OFFICE - TORONTO

Montreal, Ottawa, Hamilton, London, Winnipeg  
Calgary and Vancouver

**Automobile and General Casualty Insurance**

AGENCY INQUIRIES INVITED

**LUMBERMENS MUTUAL Casualty Company**

VANCE C. SMITH, Chief Agent  
CONCOURSE BUILDING  
TORONTO

Commenced Business 1906

**MONARCH LIFE ASSURANCE COMPANY**

A PROGRESSIVE CANADIAN COMPANY

made for factors that might be made more effective and increase the reader audience of the reports distributed as well as the value of the contents of the reports.

It is pointed out that the present reader audience is small and that this is chiefly due to lack of interest in cold figures which are not understood by the lay reader.

Humanizing, personalizing and simplifying into ABC terms are given as the three basic essentials to increase and hold the audience.

### In Case of Fire

Question in fire insurance exam: What steps should be taken in case of fire? Answer by student: Long ones.

### Why Family Men Insure

IT IS a true saying that if you have ever tried to take care of an infant or small child for even one day, you will understand why a widow cannot care for her family and earn a living at the same time.

### Inquiries

Editor, Concerning Insurance:

I would like to know if you consider the Union Fire, Accident and General Insurance Company, of Paris, France—Canadian head office 465 St. John St., Montreal—a reputable and safe concern to do business with.

—D. H. C., Coe Hill, Ont.

The Union Fire, Accident and General Insurance Company of Paris, France, with Canadian head office at Montreal, was established in 1828, and has been doing business in Canada under Dominion registry since 1911. It is regularly licensed in this country, and has a deposit with the Government at Ottawa of \$76,943 for the protection of Canadian policyholders exclusively.

At the beginning of 1939, the latest date for which Government figures are available, its total admitted assets in Canada were \$708,565.24, while its total liabilities in this country amounted to \$426,057.16, showing a surplus here of \$282,508.08.

All claims are readily collectable, and the company is safe to insure with.

Editor, Concerning Insurance:

The Imperial Guarantee and Accident Insurance Co. of Canada has canvassed me for an Accident and Health policy, which appears to give better than average coverage at lower than average cost (ordinary rating).

I would greatly appreciate your opinion regarding the former company's financial stability, facility of claim settlements.

—M. W. C., Peterboro, Ont.

The Imperial Guarantee and Accident Insurance Company of Canada was incorporated in 1905, and operates under Dominion charter and registry. It is regularly licensed for the transaction of business throughout Canada, and has a deposit with the Government at Ottawa of \$111,900



**ABSOLUTE SECURITY**  
W. R. HOUGHTON, MANAGER

## The WAWANESA Mutual Insurance Company

Assets Exceed \$2,600,000.00  
Surplus 1,330,363.89  
Dominion Govt. Deposit—Jan. 1, 1940—855,853.86

Wawanesa ranks 1st against all Companies operating in Canada on Net Fire Premiums Written according to Dominion figures for 1939.

Head Office: Wawanesa, Man.  
Eastern Office: Toronto, Ont.  
Branches at Vancouver, Edmonton, Saskatoon, Winnipeg, Montreal and Moncton.  
—2,000 Agents Across Canada—

for the protection of Canadian policyholders exclusively.

It is a well-known Canadian company, and enjoys a good reputation for fair and prompt settlement of claims. At the beginning of 1939, the latest date for which Government figures are available, its total admitted assets were \$742,245.97, while its total liabilities except capital amounted to \$322,227.83, showing a surplus as regards policyholders of \$420,018.14. Comparing this amount with the amount of the unearned premium reserve liability, \$144,354.07, it will be seen that the company occupies a strong financial position in relation to the volume of business transacted. You will be making no mistake if you take out a policy with this company.

Editor, Concerning Insurance:

A fire insurance policy on some property in England contains what is called a pro rata average clause. Can you tell me what effect this clause would have in the event of a loss occurring under the policy?

—H. K. D., Montreal, Que.

If the property is insured for its full value, the insured would be entitled to collect the full amount of the loss up to the amount of the policy. But if the property is not insured for its full value, the insured himself must bear such proportion of the loss as the amount not insured bears to the full value of the property. Take the case of a property the full value of which is, say, \$5,000, and which is insured for \$3,500, and on which there is a loss by fire of \$2,500. The insurance company would be required to pay 3500/5000 of \$2,500, or \$1,750, while the insured would have to bear 1500/5000 of \$2,500, or \$750.



## Sweden's Economy

(Continued from Page 15)

general. A National Forest Survey was instituted in 1936, and the report was published last year. It holds out the prospect of increasing the yield by 25 per cent, a goal which it will naturally take many years to attain. Also new policies with regard to the efficiency of lumbering and transport have been devised, and are just about to be widely introduced in practice.

### Iron Ore

The most interesting case of state interference in business is that of the Swedish iron ore industry. Let us first have a general look at the international importance of that industry in this war. England and Germany are its greatest buyers. If the

German supplies could be cut off, this would be fatal for the Nazis. If the English supplies were cut off, this would not be fatal for Britain. But it would not, by far, be so unimportant as many people believe who console themselves by saying that Britain does not actually want the ore she buys from Sweden, and that she buys it only in order to keep it away from Germany.

Both points of this argument are very doubtful. No matter how much England would buy, there would always be enough left for the Nazis, as far as the available quantity goes. Shipping difficulties in winter would alter the picture, and they would certainly relieve Britain of the necessity of unwanted purchases, if they were really unwanted. But the Swedish ore is of a very high grade, and if Britain had to replace it by lower-grade ore from Spain and Morocco, shipping for this purpose would not only be tied up for a longer time on account of the greater distance, but also more shipping space would be needed, because it is necessary to buy and transport more ore in order to gain the same quantity of iron. Moreover, a correspondingly greater volume of coke would be needed to smelt the iron.

### Two Large Companies

The real value of the great iron ore mines of Kiruna, Luossavaara, and Malmberget was recognized at a time when the state had abandoned its claim to participation in the exploitation of mineral resources. There are today two large companies, the Grangesberg-Oxelösund Co., and the Luossavaara-Kiruna-Co. One half of the latter's stock is owned by Grangesberg, the other half by the state. This came about in the following way.

When the Luossavaara Company applied to the state for the right of building a railway line to the nearest port, the government, which was at that time Conservative, refused permission, but declared itself prepared to build the line on its own account, on condition that a certain volume of ore be shipped annually over the line. Later on, when business increased, this volume proved to be too small, and on application for a higher quota, another government, which was again Conservative, granted the increase on condition that the Grangesberg Co., which was then the only shareholder in the Luossavaara Co., surrendered fifty per cent of the Luossavaara stock to the state. This was done, and also another condition was fulfilled which stipulated that every tenth year the state could, if it wanted, take over the other half of the Luossavaara capital at a price based on a ten-years-average profit.

These agreements were cancelled in 1927 to the extent that the profit participation of the state which was based on its shareholding was replaced by a fixed royalty per ton, irrespective of whether the company showed a profit or a loss. On this occasion it was a Liberal government which dealt with the rights of free enterprise.

### Depression Losses

During the depression of the early thirties Swedish iron mining suffered severe losses, and the payment of the royalties had to be deferred. But the arrears have been fully paid long since. The situation in the early thirties was aggravated by the relations with the German heavy industry. When in 1924 the gigantic German Steel Trust was formed, it entered into a ten-years agreement with Grangesberg to take a guaranteed quantity of ore at a fixed price (which probably influenced the Swedish government in imposing a fixed royalty three years later). The hardships which such an agreement was bound to wreak on the German industry in a heavy depression showed themselves promptly, and they were one of the reasons for the sensational collapse of the German steel industry in 1932.

The Reich was at that time burdened with great parcels of shares of several large steel concerns it bought at prices four to five times higher than the ruling market prices, in order to keep the industry afloat. It was part of a subsequent secret bargain outside the government that, if and when Hitler became chancellor, these shares were to be returned to their former owners, who in the meantime had fewer shares, but still enough power to conclude such a bargain, and to help Hitler in the saddle. Naturally the shares were returned. Where are they now? Herr Thyssen, at present in Paris, is certainly able to tell the story of a great part of them.

Apart from the iron ore industry Sweden has a highly-developed iron, machinery, and ship building industry; above all it has a large and most modern armament industry which makes the aspirations of the Nazis quite understandable.

Norway, although of course on a much smaller scale, presents the same picture with regard to its economic and industrial structure. It has the same mineral resources, and the same manufacturing industries as Sweden. Its forests are likewise outstanding. Also the order of the importance of the various industries is almost exactly the same.

For both countries England is the chief supplier. They import chemi-

cal, textiles, iron and steel, and coal and coke. Other suppliers provide them with grain and corn, and other agricultural products. Sweden exports a certain amount of dairy products, but on the whole her home production of foodstuffs is like that of Norway heavily deficient.

### Denmark

Denmark is totally different from the Scandinavian countries in that it has no great forests, no mineral resources, and no important industries. But it is, of course, well known as the producer and large-scale exporter of the finest ham and bacon, and many other livestock products. Unfortunately war conditions are such that considerations of quality are less important, and have frequently to give way to considerations of quantity and price. Thus, although it cannot be said that the quality of Danish butter has changed since the outbreak of war, the Danish farmer has lost the premium which he had hitherto received for the excellent quality of his product; prices in the English market have fallen, and no other market is open to Denmark except Germany.

That Danish supplies have been able at all to reach England up to now, has a curious reason. The Nazis feared that, if they prevented Danish exports to the United Kingdom, the Allies would retaliate by preventing American fodder supplies from going to Denmark, and that in this case the Danes would have to slaughter all

their livestock, and that neither England nor Germany herself would obtain Danish supplies. The Nazis foresaw thus clearly the contingency which has arisen now. Unfortunately, the chief sufferer is that little country which is a model of every aspect of human activity and relations, and which will emerge from this war completely ruined.

We must, however, not overrate the importance of the falling away of the Danish food supplies for Germany. In this respect we refer to a previous article in these columns which dealt with the German food situation, and in which we concluded that this problem is not likely to become a serious menace to the Nazis.

### Shipping Economics

On the other hand it has been said after the Nazi thrust into Denmark that the falling away of Denmark as a supplier for the English market need not dismay us, because the missing imports can be made up from other countries. This is again an illusion which does not help us. For even if the deficiency could be made up, the gap could only be filled from this continent. And it makes certainly a great difference if ships have to go across the Atlantic instead of across the North Sea. There is firstly the longer time during which ships are tied up in securing only the same effect, and there is secondly the fuel for the ships which puts an addi-

tional burden either on coal mining in England, or on the import of fuel oil, thus necessitating foreign exchange and more tanker service.

As far as foreign currency is concerned there is, however, a gratifying compensation in the fact that the Norwegian and Danish merchant navies are from now on serving British needs without having to be paid, at least for the time being, in foreign currency or gold. These merchant navies are an important addition to the British merchant fleet. Norway owns close on 5 million tons, and Denmark 1½ million tons. (Great Britain 21 million tons, Germany slightly less than Norway.) Sweden has 1.6 million tons. Whereas Norway holds the fourth place among the world's shipping nations (after Great Britain, the United States, and Japan), Sweden occupied in 1938 the fourth place among all nations with regard to shipbuilding.

### War Co-operation

During the last war the economic and trade relations between Denmark, Norway, and Sweden became very close, because the movement of their merchant navies were naturally restricted, and the exchange of goods with other countries was severely curtailed. They developed then a far-reaching co-operation which contributed much to their weathering the storm unharmed. After the war the close ties were amicably loosened, and they all went again their own

ways; a development which is quite natural.

What is, however, remarkable, is that this harmonious collaboration came about and lasted as long as the emergency lasted, considering that Norway's and Sweden's economic structures are almost identical and that Sweden is also a producer of many agricultural products which Denmark exports. A detailed study of the procedure might produce some ideas for an economic settlement of regions where conditions are basically similar, and where a settlement is vitally necessary, as for instance in South-East Europe. Of course, the most important pre-requisite is not the plan, but the will to arrive at a settlement.

Upon the outbreak of this war the three northern countries began immediately to set a similar scheme in motion. Denmark, for instance, which is just about self-sufficient in sugar, introduced sugar-rationing on a somewhat lower than the average level, in order to spare the surplus for export to Norway and Sweden who are both deficient in sugar.

To sum up these economic observations in an extra-economic conclusion; if the Allies together with the Norwegians succeed in driving the Nazis out of Norway, and in preventing them from occupying Sweden, the Norwegian campaign will turn out to be the Battle of the Marne of this war. And it may have incalculable repercussions on the morale of the German people.

**JOIN NITTA MARU'S  
"COMING OUT" TOUR  
\*64 DAYS OF DELIGHT!**

from \$595.00 2nd Class  
Including Shore Programs  
**TO THE ORIENT**

On the N.Y.K. de luxe, debutante motor liner  
**NITTA MARU**  
16,500 tons gross  
**ON HER MAIDEN VOYAGE**  
Sailing from San Francisco June 12th.  
Visiting ★ Hawaii ★ Japan (16 days)  
★ Shanghai ★ Hongkong ★ Manila.  
Special shore excursions.

**SUMMER CRUISES TO JAPAN**  
**46 DAYS from \$405.00 Tourist Class**  
Specially low-priced sight-seeing  
tours of summer-time Japan, leaving  
Pacific Coast July 1st and 19th. Cabin  
Class from \$590. All-inclusive, with  
English-speaking guides.

See your own TRAVEL AGENT, or write Dept. 52.  
**N.Y.K. LINE**  
(JAPAN MAIL)  
25 Broadway, New York, or  
Cunard White Star Ltd., General  
Agents in Canada.



### Professor of Character

● People often spoke of Prof. Williams\* as a "character builder" because so many outstanding men had come out of his classes, and in their later years held him in such high regard.

But he scoffed at the idea. "You can't do much about molding a man's character in four years," he said, "though you can make a good start in four generations."

Character is the ability to rise to any emergency. It isn't something you can apply to the surface, it grows from the inside out. It comes by being a certain way so long you can't be anything else.

We sincerely believe that Quaker State is the finest motor oil made. Partly because it is made from the finest Pennsylvania crude oil. Partly because it is refined with extreme care in four great modern refineries, equipped with the latest scientific devices. But most of all, because our refineries have been making only superlatively fine lubricants since the early days of the automobile, and wouldn't know how to make any other kind. Quaker State Oil Refining Company of Canada, Ltd., 437 Fleet Street, West, Toronto, Ont.

\*The name is fictitious, of course.

**Trust your car to  
the Oil of  
CHARACTER!**



## THIS IS Arthur Jones

WHEN the call came Arthur was a junior clerk earning a modest salary . . . he lived with his Mother and contributed weekly to the upkeep of the home.

Arthur had a pretty good time . . . his friends were fine young fellows like himself . . . eager, energetic, buoyant with faith in the future . . . the kind of fellows who will fill positions of responsibility in the Canada of tomorrow.

Arthur had simple tastes, good friends and a sincere faith in God. His love of country and the principles of democracy came as naturally as his respect for father and mother.

Arthur Jones enlisted to defend these things! Now he is in England . . . soon he may be in France . . . soon he will be living a fantastic reality far, far removed from that simple life he knew at home. Soon, dirt, mud, danger, excitement, exhaustion will crowd upon him . . . and to him; as to thousands more like him, will come the hunger and the necessity for relaxation . . . for momentary escape.

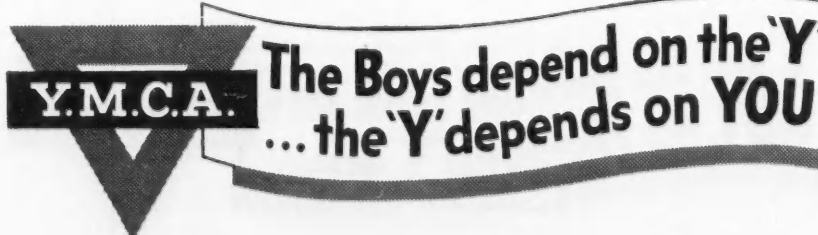
In those hastily-snatched moments of relaxation the influences about Private Jones will form his character—make him a better or a worse soldier — a better or a

worse man — a better or a worse citizen in the great future which awaits Canada — after the war.

It is one of the tasks of the Y.M.C.A. to provide the kind of recreation, both in Canada and overseas, that will help Private Jones to remain — Arthur Jones — the fine, hopeful young man whose ideals sent him from his comfortable home to fight for us.

In Y.M.C.A. centres — in Canada, Britain and France — he will find the spirit of home, companionship, good books, games, wholesome entertainment, stationery to write home, helpful counsel and a host of other opportunities for worthwhile relaxation during off-duty hours. An atmosphere which will fortify, not weaken his ideals — which will strengthen him in body, mind and spirit.

Your influence in the moulding of the future of Arthur Jones, and that of his comrades, will be felt as you help the Y.M.C.A. carry forward this great Christian work. So give willingly and generously to the Canadian Y.M.C.A. War Services Campaign . . . make Your contribution to the maintenance of our boys' welfare, morale and spiritual well-being while they fight our battle — for democracy's ideals.



\*Here the name "Arthur Jones" is used as a symbol — he may be your boy or any boy on service today in the Army, Navy or Air Force. His experiences and needs, however, are common to all.



# Uncle Sam Must Give Credit or Else—

BY GILBERT C. LAYTON  
Saturday Night's Financial Correspondent in London

Will the United States hold all the world's gold at the end of the war? And if it does, will the rest of the world continue to recognize gold as a means of international exchange?

To prevent this possibility developing dangerous proportions, it might be wise for the United States to leave some gold in other nations' hands by abandoning the cash-and-carry principle and granting credit for Allied war purchases, suggests Mr. Layton.

THE United States of America is reported to be concerned about the gold situation. There is nothing in the immediate position which gives her cause for anxiety—quite the reverse—but there is a dangerous potential in the facts that her vaults already contain more than two-thirds of the world's stock of monetary gold while the metal must flow freely from the reserves of the Allies as the war progresses.

United States financial opinion is wondering whether the end of the war will not see practically all the world's effective stock—with the exception of that of the U.S.S.R.—concentrated in the hands of the U.S. Treasury; and it wonders whether from such a situation all the advantages will flow which flow from superior wealth.

The problem is easy to state. Gold derives its unchallenged position as supreme measure of value and medium of exchange, not from divine decree, but from certain inherent qualities as a commodity, such as the relative constancy of the rate of production. But the final seal is set by the world's acceptance of it as the most appropriate means for measuring, storing and exchanging wealth, and there has always existed the danger that the world would, by a majority vote, oust gold and enthrone some other standard. Any other standard would be merely second-best, but it is possible to conceive circumstances in which the second-best may be preferred.

## Maldistribution

Those circumstances are more likely to arrive as a result of the intolerable maldistribution of gold than from any other cause, and it is the fear that the war may bring such maldistribution that is causing anxious thought in America. The extent to which there has already been

established a have and have-not setting is remarkable. In Europe, Great Britain and France, together with Belgium, the Netherlands and Switzerland, hold most of the stock; outside Europe there is no holding, or associated group of holdings, which exceeds more than a trifling fraction of the vast U.S. store.

This state of affairs will be profoundly aggravated by the further development of large-scale Allied war purchases, on the cash and carry plan, from the United States, and the prospect must be faced, if the war runs long enough to exhaust the not-unlimited resources of the Allies, of a world in which only one economic unit possesses a large gold supply, and that supply is nearly the entire effective available quantity.

If that were to happen would it be possible for Great Britain and France to say to the U.S.: "We are more than sorry, but you happen to have just about all the gold there is, and we therefore cannot any longer recognize the metal as a means of international exchange?" For that is what many observers anticipate.

In assessing the possibilities it is essential to bear in mind that the prime consideration for any country is the maintenance of its trade, and beside that the desirability of sustaining a continuity of monetary representation of trade and wealth is of secondary importance. That is not to say that sudden interference with currency standards may not have grievous effects. The post-war chaos last time destroys any illusions on this score. But there are ways and means of adjusting standards of wealth, so that profound changes may occur without profound dislocation. There is no way by which a basic change in the trading situation can be glossed over.

## Vital Consideration

This is the really vital consideration. The very factors which would deposit practically the entire European stock of gold in America would inflame transatlantic trade. It would be the same process. And then, when the condition of gold surfeit in the U.S. and gold starvation in Europe had arisen, the United States would be nursing an inflated industrial structure, which would need all the sustenance it could get from exports to Europe. On their side, the belligerents would cry out for imports to begin the huge work of reconstruction.

In such circumstances, neither side could lightly brush aside the protests of the other. The United States could not insist on payment in gold for her exports; and Great Britain and France could not attempt at one blow to cancel the value of the gold accumulated by America as a result of building up her industrial apparatus to supply Allied war needs.

But compromise and agreement then would clearly not be an easy matter. The one certain sacrifice would be the United States', in agreeing to export on credit, or in agreeing to earmark gold in New York in the name of Britain and France. And that she would not readily make, for there would be the same opposition to it as there was to the suggestion that Great Britain should be released from her loan obligations of 1914-18.

## Face the Problem Now

The wisest plan would be to face up to the potential problem now, and to devise means to prevent its developing really dangerous proportions.

The first vital fact is that, having associated herself psychologically (if unofficially) with the Allies, the United States will ship, to the limit of her capacity, all the supplies asked by the Allies. At some point the danger signal must appear, when it seems that the continuance of purchasing by the Allies has involved a serious disproportion between the volume of their gold sent in payment and the volume retained. It is at this stage that the cash and carry principle should be reconsidered.

The memory of the fate of the War Debts of 1914-18 will not predispose the American Treasury to advance credit; but to the intelligent observer that memory will not be so bitter as the anticipation of the difficulties in front if the U.S. persists in a policy which must eventually collect all the gold of Britain and France.

There is no easy way out, but credits granted up to a limited amount could safely be presented to the approval of Congress. And even if the need were greater, and the sums larger, there would be nothing to prevent the British government from offering, and the U.S. government from accepting, some form of collateral, possibly of territory.

It may be objected that this would be the old story over again. But 1940 is not 1914. In lending to the Allies in the last war the United States did

not need to envisage such problems as she must consider now if she fails to lend. There was no question then of the collection of the world's gold in the U.S. Treasury.

The particular economic benefits which war conferred on the United States were in the long run measured in terms of gold, however, and the question before her now is whether to stand by the letter of the cash and carry scheme, and to risk thereby, if the war should prove a long one, the sudden threat to her financial edifice presented by a denial of gold on the part of Europe, or whether to secure herself against that possibility by extending credit. The problem is there, and nothing will be gained by delaying the answer.

## Western Oil

BY T. E. KEYES

I HAVE just received a copy of Imperial Oil's financial statement. It is a great company. When I say great, I am not entirely referring to the magnitude of its operations, which in Canada extend from the Atlantic to the Pacific, and north to the Arctic Circle, at Fort Norman, where it operates an oilfield and refinery. Its Canadian operations, while huge, are only a part of the story. Through controlled subsidiaries it operates in several countries in South America. It is from these subsidiaries that the greater part of its profits are obtained.

Here are its earnings and their sources as shown in the report:

	Earnings 1939	Per Share
Canadian refining and marketing operations (including tank car dept.)	\$ 3,192,042.17	19.25c
Dividends from subsidiary companies and income from miscellaneous sources (Net)	14,058,029.16	52.13c
Total	\$19,250,071.33	71.38c

These figures indicate that the petroleum industry is a very important Canadian industry and likewise the operations of Imperial Oil. One should get a copy of this company's statement and read it. Its contribution to our governments alone in income taxes is \$4,157,565. In addition to this sum there are the usual municipal taxes on its properties in nearly every small town from coast to coast. Likewise most provincial governments have license fees for every retail gasoline station or bulk distributing plant. The gasoline tax, which varies from six to eight cents on a gallon in different provinces, is collected by the company. The net profit on each gallon of gasoline sold by the company was 53/100ths of a cent or a fraction over half cent a gallon. This means that an Imperial customer, who drives around 10,000 miles in a year, and uses 500 gallons of gasoline, contributes \$2.60 to the profits of Imperial Oil. At the same time he contributes around \$35.00 to the provincial treasury in gasoline taxes, if he lives in Alberta.

Imperial Oil owns pipelines in various places and has a tanker fleet of 23 vessels. In my opinion one of the most important parts of the report is on the last page in which are outlined the existing relations between the company and its employees in the matter of retiring allowances, etc. It reads in part as follows: "For many years your company has assisted its employees to provide for their dependents and for their future with retirement pensions, group insurance plans, co-operative investment trusts and sickness and death benefits. In March there was inaugurated an Employees' Thrift Plan which incorporates annuity and savings features. In brief, this plan encourages employees to assign from 3 to 13 per cent of their earnings to a Board of Trustees and the company contributes on a graduated scale to all deposits made with this Board. A minimum amount of the combined

## CROP REPORTS



500 BRANCHES  
FROM COAST  
TO COAST

BANK OF MONTREAL

ESTABLISHED 1817

Powered by  
**CHRYSLER**  
the best always  
are



A Greavette 19' runabout. Locating Chrysler Vee-Drive engine in stern gives more room, comfort and riding pleasure.

Chrysler reputation for quality engineering is behind every Chrysler marine engine. Is it possible to buy better?

CHRYSLER MARINE ENGINES  
R. R. FINLAYSON, 52 Adelaide St. E., Toronto

"Play Safe - - Power by CHRYSLER"

contribution is required to be used for the purchase of annuities and the balance may be held in a savings account or applied to the purchase of the company's stock, as the employee directs. More than 90 per cent. of the employees are taking advantage of this thrift plan."

**SPRAYTIME IS HERE!**



## RIGHT NOW

scale and ravaging insects may be destroying your beautiful shade trees. Stop them, now, before the leaves unfold. Dormant spraying by experts will do it.

Davey Tree Experts are skilful diagnosticians of insect troubles and tree ailments of all types. They know the kind, strength and amount of spraying compound to use. With modern and powerful equipment they spray quickly, thoroughly, economically.

Trained in the science of tree care, Davey men are tops in their profession. Nevertheless, their work is checked constantly by famed Davey Institute of Tree Service. Davey has offices in Montreal and Toronto. Get in touch with the one nearest to you. Tree inspection free!

DAVEY TREE EXPERT CO.  
OF CANADA, LTD.

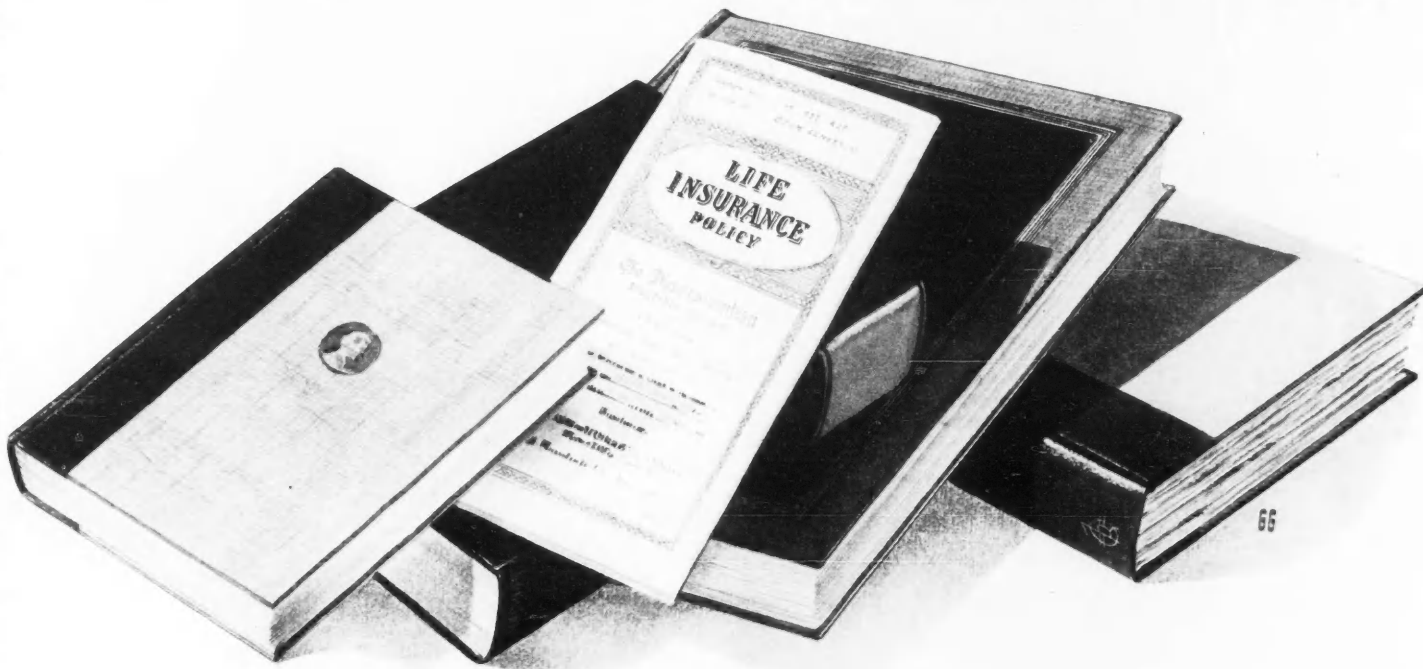
Montreal: 637 Craig Street, West  
Toronto: 57 Bloor Street, West

Lightning Protection  
Spraying  
Pruning  
Feeding



Large Tree Moving  
Cabling  
Bracing  
Surgery

JOHN DAVEY - 1846-1923  
Founder of Tree Surgery



## Some interesting facts about a famous "best seller"...

IT IS NO EXAGGERATION to refer to a life insurance policy as a "best seller." For today, in Canada and the United States, more than 68 million people own at least one, if not more.

Yet we venture to say that relatively few policyholders have ever taken the time to read their policies, word for word, from beginning to end.

Have you? If you have not, we urge you to do so, at once. The time it takes to read your policy could not be better spent, for it contains provisions of the utmost importance to you and to those for whose benefit you own insurance.

For example, let us consider four important provisions in a Metropolitan Life Insurance policy. All of them are required by law. Their importance to you will be immediately apparent.

1. "Grace Period." Human nature being what it is, it is to be expected that some policyholders may occasionally be a few days late in paying their premiums.

To take care of such situations, your policy, in accordance with the law, provides a grace period. This means that even if the premium has not been paid on the date due, the policy will be continued in force for from 28 to 31 days without penalty to the policyholder. If the policyholder should die within this period, the unpaid premium is deducted from the amount payable to his beneficiary.

2. "Misstatement of Age." Suppose an applicant for life insurance misstates his age—either knowingly or unknowingly—and the error later comes to light. Obviously, the

difference between his stated age and his correct age has a bearing on the amount of insurance to which he is entitled for the premium he is paying. In other words, the company is obligated for the proper amount of insurance for the premium paid—more, if the age has been over-stated . . . less, if it has been under-stated.

3. "Incontestability." Another provision in the policy states that the policy shall be "incontestable" after a period of 1 to 2 years. What does this mean?

It means that the company is allowed a limited period in which to verify the information contained in the policyholder's application, and to contest the policy if that information is found to be untrue. Obviously, the company should be allowed a reasonable length of time to do this.

But, once this limited period has elapsed, the company cannot seek to void the policy because of incorrect statements the policyholder may have made in his application.

4. "Policy Constitutes Entire Contract." When two people sign a contract, both of them want to be sure that every provision and condition affecting their agreement has been set down clearly, "in black and white," in the document itself. They wish to avoid the possibility of either party, at some later date, attempting to introduce new and different conditions into the agreement—conditions which were not originally a part of the document itself.

So a life insurance policy, like any other contract, must be complete in itself. In other words, the policy you receive contains all the promises made to you by the company, and all the conditions with which you, as the policyholder, must comply. No conditions or agreements which are not part of the document can be considered binding on either party.

As we have said, these are only four of the provisions contained in your policy. The others are of equal importance to you. And so we repeat . . . the time it takes to read your policy from beginning to end could not be better spent.

This is Number 24 in a series of advertisements designed to give the public a clearer understanding of how a life insurance company operates. Copies of preceding advertisements in this series will be mailed upon request.

Metropolitan Life Insurance Company  
(A MUTUAL COMPANY)

NEW YORK

CANADIAN HEAD OFFICE, OTTAWA

Frederick H. Ecker,  
CHAIRMAN OF THE BOARD

Leroy A. Lincoln,  
PRESIDENT





# SATURDAY NIGHT

PEOPLE

TRAVEL

FASHION

HOMES

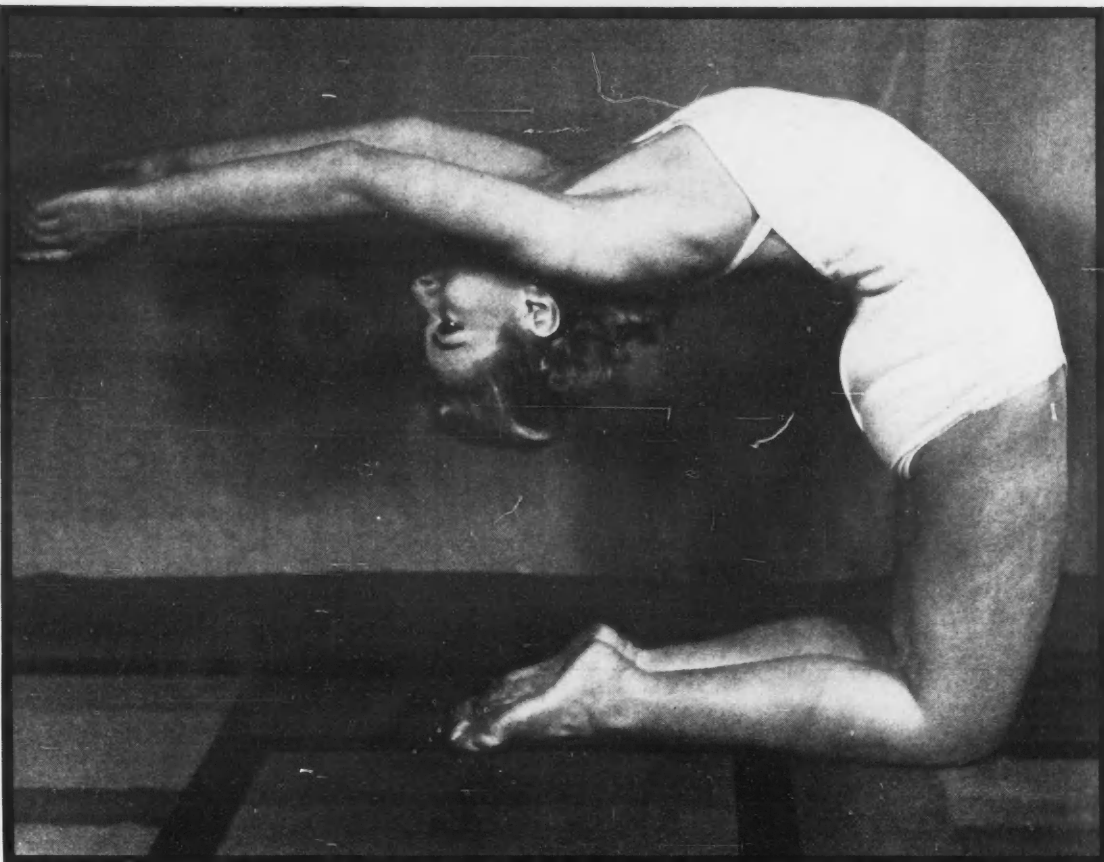
THE ARTS

TORONTO, CANADA, APRIL 20, 1940

## Fifteen Minutes In The Day Of A Modern Woman

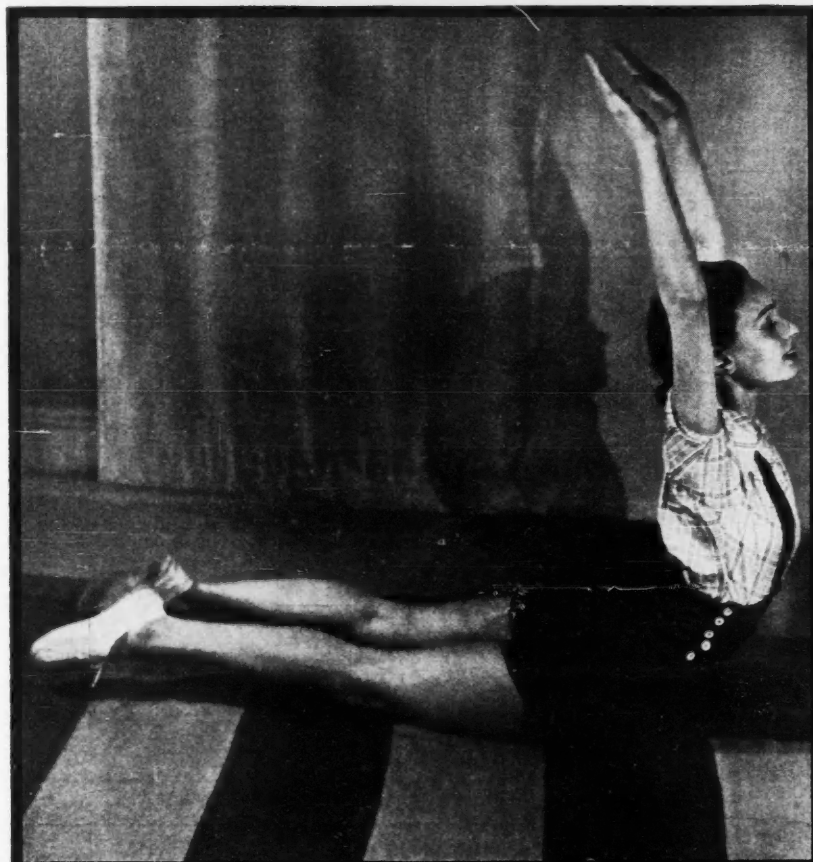


TURN ARMS HORIZONTALLY FROM SIDE TO SIDE TO SLENDERIZE WAIST



GAUGE SUPPLENESS OF YOUR WAIST BY HOW FAR BACK YOU CAN BEND

BY BERNICE COFFEY



↑ "PRAYING TO ALLAH" TAKES INCHES OFF HIPS AND FLATTENS ABDOMEN  
KEEP CHEST AND ARMS ON FLOOR, WHILE LEGS ARE RAISED OVERHEAD ↓



TO PARAPHRASE Mark Twain's remark about the weather, every woman wants a slender figure but few of them do anything about it.

If we have caught you in a pliable mood while scanning this page, perhaps you will be inclined to transform wishful thinking into action. There's nothing quite like the bleak discovery that you have graduated practically overnight from a size sixteen to a size eighteen to put one in a pliable mood.

There are various facets to the problem of whittling several inches here and there from the figure, but none of them is insuperable. Of course if you are such a dimpled darling that the floor trembles when you walk across it with queenly tread, and if you have an appetite that would put a draught horse to shame, the sensible thing to do is to make an appointment with your medico and put the whole matter up to him. The trouble may be glandular, or something. But if it is merely a matter of a few inches off the hip here, or a midriff that has begun to develop a suggestion of thickness there, or a few baroque curves anywhere, it should not be difficult to whip them into shape again.

### Floor Show

Most of the best modern exercise regimes are designed to do three things—make the body supple and flexible, teach perfect relaxation, and bring a return of perfect figure proportions.

A glance at the illustrations will show that all these exercises have one thing in common. All are performed on the floor. Many of the present day schools of exercise believe this to be the best form of exercise for women. And none of the exercises are designed to build muscles to Joe Lewis proportions. They will, however, iron the kinks out of the old frame and give it pliability while streamlining its outlines.

The first thing to do—if at long last you have decided that something really must be done—is to get a routine of exercises fixed in the mind so that they can be performed almost automatically. Then snatch fifteen minutes from the daily schedule and be awfully strong-minded about not letting anything interfere with the time you have allotted to slimming.

Music helps. Not only does it assist the exerciser to perform her ritual smoothly and rhythmically, but it seems to shorten the time. So turn the radio to a musical program. Or better still invest in a set of records which not only dispense music especially adapted to exercising but a voice which calls out directions.

### Easy Does It

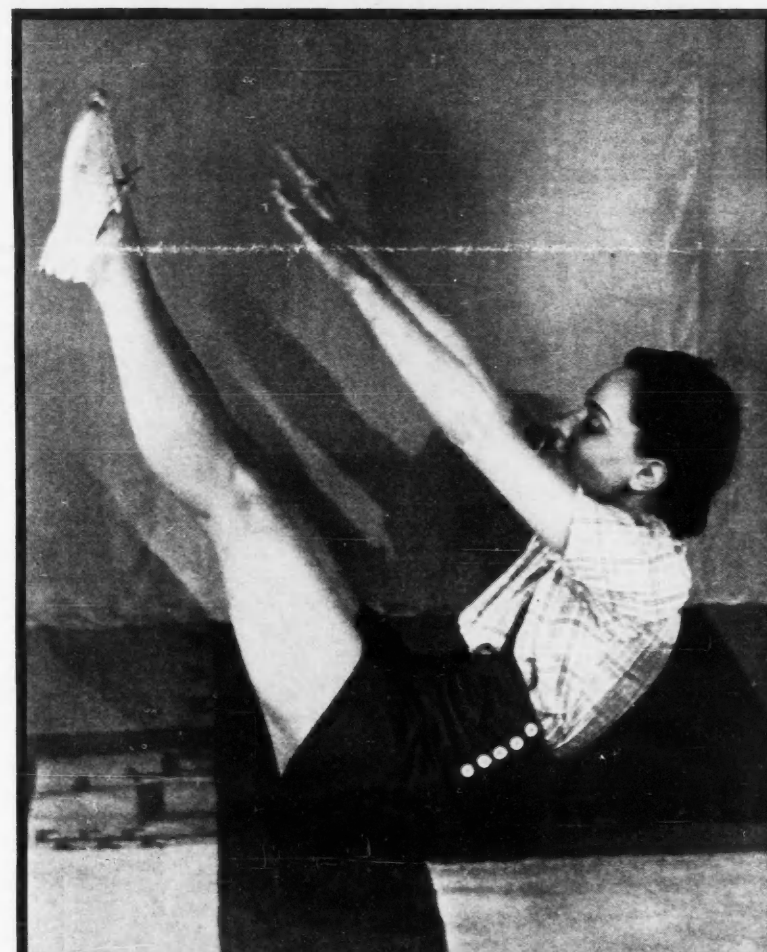
An important thing to remember is to take it easy. The exercises shown in the photographs on this page, for instance, look deceptively easy to do. They are easy. But during even a very short session they bring into play every muscle of the body—and you will be very conscious of every one of them twenty-four hours later if you are a new and too strenuous recruit to the band of exercise-conscious women. But never mind that, you are suffering from nothing that a hot tub won't cure. And soon you will be pleasantly aware that the kinks are being untied in your joints—and, in a few days, very smug about the new-found pliability that enables you to meet your toes with your hands while sitting on the floor. The exercises should not prove tiring even at first if you relax completely between each.

The group shown on this page are a few examples of many that are most effective in keeping waist measurements within reasonable bounds, flattening the tummy and streamlining the hips.

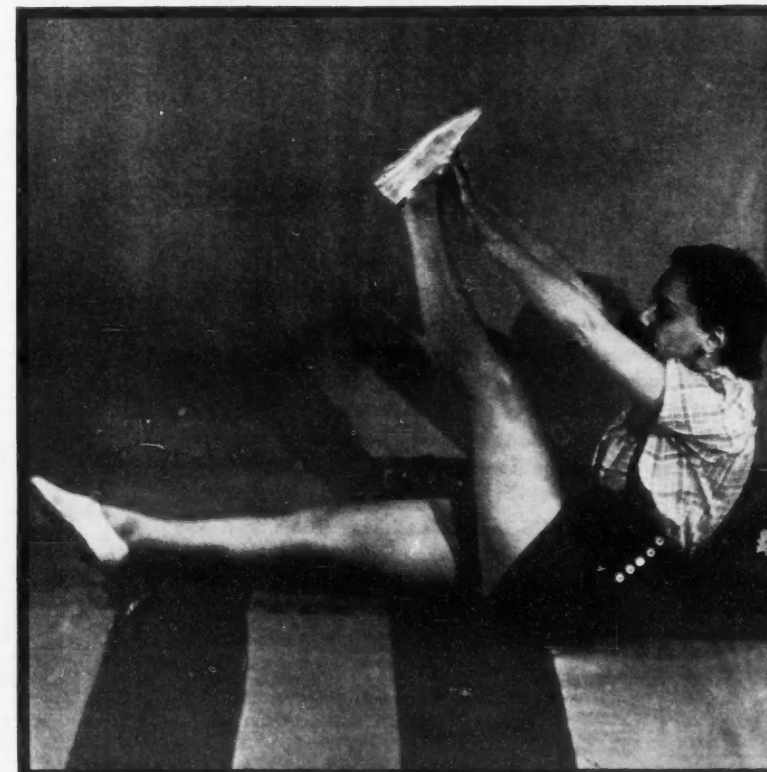
Note especially the two exercises at the top of this page if you yearn for a smaller waist. Observe the semi-kneeling position taken by the model. One foot is placed straight ahead, while the top of the other rests in a straight line along the floor behind her. Arms are held out straight at shoulder level and then swung around, still shoulder level, as far as they will go front and back—with the waist acting as a pivot and the feet acting as an anchor to keep the lower part of the body quite steady.

In the illustration at the lower left note how the arms and chest are kept on a line with the floor. Don't be discouraged if at first you find it impossible to raise the legs as far back as those of the model in the photograph.

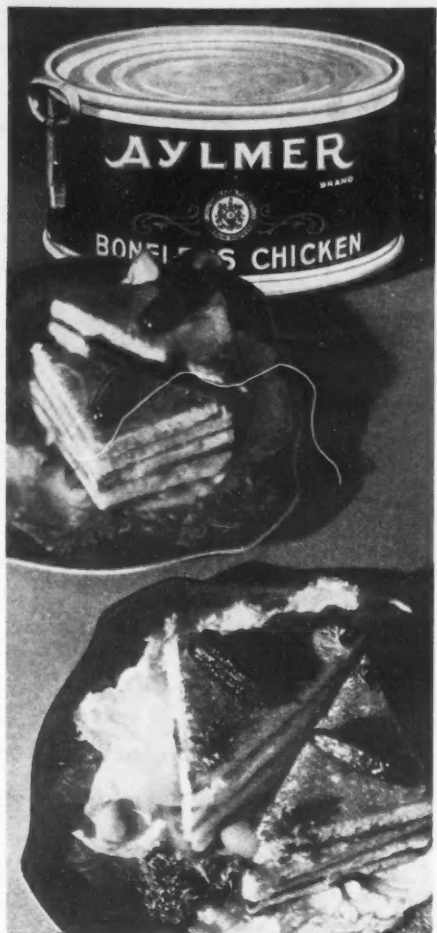
When you get around to the exercises shown at the right, begin prone on the floor. Elevate the legs, then the arms—holding them straight ahead and then, without bending the back, raise it and try to touch the toes.



↑ RAISE FEET, TOUCH THEM WITH FINGERS, KEEPING ARMS STRAIGHT  
ANOTHER VARIATION OF ABOVE, BUT KEEPING ONE LEG ON FLOOR ↓







## TRINITY COLLEGE SCHOOL

FOUNDED 1865

Tradition and Progress

PORT HOPE ONTARIO

MEMORIAL SCHOLARSHIPS

The school offers for annual competition, two memorial scholarships for entry to the Senior School, each of the value of \$500, and two for entry to the Junior School of the value of \$400 and \$200 respectively.

The examinations for these scholarships in 1940 will be held on May 2nd and 3rd.

Eleven endowed bursaries are awarded annually.

For full information please write to: Philip A. C. Ketchum, M. A., B. Ed., Headmaster

## LE GANT\*

STA-UP-TOP\*



WON'T  
ROLL  
OVER

"Look, dear, I've got a new Le Gant with Sta-Up-Top. It has lacings for comfort. They lace out, as well as in."

"Good, Mother, and you have that new long-torso look! I knew you'd find a Le Gant you'd like. Now you have a girdle that won't roll over and won't ride up."

Like all Le Gants, a Sta-Up-Top is "the corset that's different" because it has the comfort of elastic with the control of cloth.

At Better Shops  
"Sta-Up-Top" and other Le Gants, \$5 to \$35  
(A lure, the s-t-a-u-p-t-o-p-b-l-e bra, \$1.50 to \$4.50)

Parisian Corset Manufacturing Company Limited  
Quebec - Montreal - Toronto

Also makers of

**NATURE'S RIVAL**

Bras, Girdles and Corsets

FOR FIGURE BEAUTY AND COMFORT



\*Registered

## WORLD of WOMEN

### Radio Symphony and Gardens

BY BERNICE COFFEY

BRUNO WALTER'S suggestion that radio listeners should dress up for a symphony exactly as though they were going to the concert hall instead of to the living-room, interests us. According to Mr. Walter they should sit in straight-backed chairs "because when a man is too comfortable he can not think." And during the intermission they should do exactly as they would in the concert hall.

Now we are quite prepared—nay eager—to go along with you, Mr. Walter, on the first of your suggestions, but the last leaves us utterly baffled. The stickler is how to produce a smoke-laden atmosphere equal to that of the usual crowded foyer at intermission—an atmosphere of sufficient potency to make the eyes smart and send everyone reeling back to their seats in a quasi-stupor.

We have investigated the possibility of hiring one or two stooges and persuading them to crowd with us into the hall clothes closet and then exploding a small smoke bomb—all in the laudable attempt to create an authentic concert-hall atmosphere, you understand. But the Fire Marshal informs us that this would constitute a violation of a city by-law. So that's out.

However we still are prepared to follow Mr. Walter's suggestions. Has anyone in the audience succeeded in finding a really clear-cut solution? If so we'd appreciate no end hearing from them.

Meantime, excuse us, please, while we jump into our Western outfit. The Lone Ranger is due on the air in five minutes.

#### The Rains Come

Umbrellas with luminous balls for handles are appearing on rainy days in the streets of Paris. They are meant as protection in dark streets, to be carried high to show the handle when crossing during blackouts. The material of these handles is a "plastic," usually lime green in color, which becomes phosphorescent under artificial light retaining its glow for several hours.

And, over here, we have just seen the first of those new umbrellas which stands on its own base when it is set down instead of falling, sodden and dripping, to one side when not propped against something. The new umbrella stands on a flower-shaped base which is fixed to the tip.

#### Come Into the Garden

Manicurists in Victoria's beauty parlors report they would know the Spring Garden Festival is in the immediate offing without any newspaper publicity. Their patrons' hands show how hard they are working in their gardens to bring them to the usual pitch of perfection.

From the moment of its inception five years ago, Victoria's Spring Garden Festival has been a success. It is held from the first Wednesday to the first Saturday of each May (May 1 to 4 this year), and it draws hundreds of garden lovers from many parts of the continent. Fifty of the city's finest gardens are opened in well arranged tours and at a time when they are at their loveliest. When fragrant lilacs fill the air with sweetness; laburnums flame against blue skies; and the rocks which make the Island so picturesque are sheets of color rioting with Alpine bloom.

Victoria's chief fame as a mecca

for gardeners lies in the Alpines, which have been brought there from all over the world by enthusiastic botanists and found themselves at home in climate and surroundings. Primulas from the Himalayas, papaver alpinus (alpine poppies) an unique range of penstemons; every variety of gentians from literally everywhere; alpine bulbs from the Pyrenees, the Appennines, India, China, all flower their heads off in the enchanting gardens on Victoria's headlands and among its gullies.

The Festival itself grew out of that jolly comradeship that flourishes among gardeners. "Come along and see our roses"—"or delphiniums"—"or our penstemons" ("you never saw such penstemons, we got them from the Olympics") said Victorians to their fellow townsmen. Five years ago they started to say it to America generally. And the invitation was accepted with alacrity by hundreds.

Some of the gardens which will be opened this year include:

"Clovelly" belonging to Lady Barnard, which overlooks the blue waters of Juan de Fuca and the snow-capped Olympics. This is a typically English garden with winding pathways, hidden lawns, shady copses, colorful herbaceous borders.

"Strangewood," Colonel and Mrs. S. L. McMullin's garden, takes its name from the petrified woods from Alberta which have been introduced into the magnificent landscaping that makes "Strangewood" utterly different from other Victoria gardens. Wide lawns slope down to the sea, and there are rare collections of aquatics in the artificial pools.

Mr. Alan Morkill's garden has a collection of British Columbia and Eastern Canada natives. President of the Vancouver Island Rock and Alpine Society since its start a good many years ago, Mr. Morkill has probably done more to make garden lovers know their own woodland and mountain plants than anyone else in the province.

The garden planned by Mrs. David S. Spencer is one of the most spectacularly colorful among Victoria's many colorful gardens. It mounts in many terraces to and far beyond her gracious home and is a poetic riot of bloom from early spring till late fall.

Mrs. W. P. D. Pemberton's garden is a good example of opportunist landscaping, such as is found everywhere overlooking the encircling waters around Victoria. Every last idiosyncrasy of rocky ledge and crevice has been utilized. The result is both picturesque and harmonious.

Mrs. Biggarstaff Wilson's garden is dignified and most carefully planned and is filled with treasures to make every gardener ache with envy. It's one of those gardens where helpful hints can be garnered by example.

#### TRAVELERS

Mr. John T. Hackett, K.C., has left Toronto for Japan. He will sail from Vancouver, and will return in July via San Francisco. Mrs. Hackett is accompanying her husband on his trip to the Orient.

Mrs. R. H. Crease, daughter of Mrs. Campbell Meyers, Toronto, has been made president of the Red Cross in Caracas, capital of Venezuela, where she lives.

Mr. and Mrs. Douglas A. Campbell, Miss Helen and Miss Dorothea Campbell have returned to Toronto from Sea Island, Georgia.



MRS. JOHN BEVERLEY GIVINS, who prior to her marriage in Ottawa recently, was Miss Betty Hill, daughter of Mr. A. C. Hill, K.C., and Mrs. Hill.  
—Photograph by Karsh.

**SPECIAL**

A WONDERFUL PICK-UP  
FOR FACE AND THROAT  
AT AN ATTRACTIVE SAVING

**ARDENA 3-IN-1  
ASTRINGENT CREAM**

LARGE \$5.25 JAR  
NOW \$3.50



*Elizabeth Arden*

Here is a very special pick-up for winter-weary complexions and throats. And at a very special saving, too! Elizabeth Arden's heavenly Ardena 3-in-1 Astringent Cream will do wonders in helping the appearance of your skin...so that it can make its Spring debut as fresh and lovely as Spring itself.

This saving is possible only because this particular container is being discontinued.

SPECIAL FOR A LIMITED TIME ONLY

*Elizabeth Arden*

Salons: Simpson's—Toronto and Montreal

NEW YORK LONDON PARIS TORONTO



*Smart*

Beeswing Hats—the lightest of lightweight fur felts—hats that defy the weather—are not injured by crushing—tailored in England, by the House of Carrington. Smartest shops carry "Beeswings."

*"Beeswing"*  
HAT

Representatives:

G. L. Wylie, 1265 Stanley St., Montreal.  
J. W. Barron, 904 Yorkshire Bldg., Vancouver.  
New York: S. Sobel, 417 Fifth Ave.



### WHO'S AN OLD FOGY?

• There is no excuse for the old-fashioned notion that toilet bowls must be scrubbed and scoured. This picture of a woman using Sani-Flush appeared 28 years ago. From that time to this, a simple chemical compound has kept toilets sparkling clean—without musing or fussing.

**Sani-Flush**

CLEANS TOILET BOWLS WITHOUT SCOURING

• Sani-Flush removes rust, stain and incrustations from the toilet. You don't have to touch it with your hands. It even cleans the hidden trap. Cannot injure plumbing connections. (Also effective for cleaning out automobile radiators.) See directions on can. Sold by grocery, drug, hardware and syndicate stores. 15c and 30c sizes. Made in Canada. Distributed by Harold F. Ritchie & Co., Ltd., Toronto, Ont.





# WORLD of WOMEN

## Spring Repairs

BY ISABEL MORGAN

IN a spirit of exuberant optimism, we have decided to devote this week's screed to spring repair work on the face. The optimism may prove unfounded—spring weather has been pretty coy in these parts at least—but the day is bound to come when climate and fashion get together on an equitable basis. It is only then that one becomes thoroughly aware that "steps must be taken" to care for a skin that has endured a long hard winter.

It's an odd thing about wrinkles, for instance. They seem to have nothing to do with age. Some faces are lined at sixteen. Some are smooth at sixty. For the years by themselves

One of the newest creams on the market is Ardena astringent cream, a three-in-one treatment for face and throat. For throats, as you have probably heard it rumored, have been known to "give faces away" and every "face treatment" should begin at the base of the neck.

This cream is a mixture of three of Elizabeth Arden's preparations used formerly as a turn-of-the-season pick-up in her salon treatment. It is called astringent cream because it gives the skin the appearance of having been "firmed and smoothed." Actually, it is a careful blending of a surface texture cream—effective in the treatment of large pore openings; of muscle oil, which lubricates and softens the skin; and of Moisture cream—a refreshing emollient which lends it a dewy quality.

This special mixture was always such a favorite for salon treatments that clients invariably asked for a jar to take home, and for this reason it has been made available generally. It is in a large glass-stoppered jar—opalescent pink and very handsome—and is accompanied by a little bone spatula to whip up the cream before using it. It has an assuring fragrance, pungent and fresh, and feels cool and soothing on the skin.



MISS MABEL ELIZABETH COULSON, of Toronto, whose marriage to Mr. James Hatheway Peters, son of Mr. and Mrs. F. H. Peters of Ottawa, will take place shortly.

—Photograph by Violet Keene.

will not line any skin. Lines are a sign of skin weakness. They come from a skin deficiency, and they always happen when the skin is overtired, or underfed or not functioning properly.

To lose them you need skinfood, rest, certain specifics . . . and treatment. Give your skin this help and the lines will be less apparent. Better still, get a head start on the things in good time, and you will be able to stand them off for a long time.

Now, supposing you are about eighteen, and your skin is young and quite normal, and you want to keep it that way. . . then it is a good idea to use a good nourishing skinfood three times a week. And when you are a little older, say 25, you can take to it every night. But if you are in the thirties and your skin is getting dry, you need the full nourishment of a first class tissue cream. You want to keep a watch on your skin and treat it progressively as you grow older. In this way you can always keep your skin quite a lot younger than your age. If you've had a serious illness or a trying and exhausting time, it will show in your face. In this case the skin becomes starved for nourishment. The trouble lies in the blood and in faulty circulation. For this the Innova people, whose English preparations are well-known to Canadians, have what they call Vitormone cream, which is made on a vanishing cream base and contains special oils, similar to the natural oils of the skin.

They have a special new "brushing treatment" too, which is very stimulating to the circulation, and for this they supply special face brushes. These brushes are in two grades, No. 1 and 2. You use them in the morning and last thing at night, immediately after you have cleansed your



MISS IRENE SALMON, daughter of the Rev. E. Frank and Mrs. Salmon of Philadelphia, Pa., formerly of Ottawa, whose marriage to the Rev. Arthur E. L. Caulfield of Ottawa, will take place in Ottawa early in June.

—Photograph by Randolph Macdonald.

face. Take your No. 1 brush and work it gently round and round for about a minute. Lengthen the time every day, until you are doing it for five minutes night and morning. And then after about three weeks continue the treatment with No 2 brush. A lovely way to finish this treatment is to make yourself a mask of cotton wool and saturate with their skin tonic. It makes the skin deliciously cool, tightens up the pores and makes them finer.

To get the benefit of an actual face treatment, use it this way: First, remove every trace of make-up with cleansing cream and skin lotion. Then pat the face and throat briskly with a pad of cotton dipped in the skin lotion. Blot the face dry with tissues. Then stir the Astringent Cream with the spatula and scoop a little of it into the palm of the hand. With the fingers of the other hand, smooth in on the throat, and upward to the face. Use enough to form a filmy white mask. Then pat briskly with the fingertips. Leave it on as long as you conveniently can, or if the skin seems very coarse and unsatisfactory, it should be left on overnight. To take it off, simply remove with tissues, and pat the skin once more with skin lotion. Then you are ready for your foundation and make-up.

### TRAVELERS

Mr. and Mrs. Victor Drury and Miss Diana Drury, who have been in Daytona Beach, Florida, have returned to Montreal.

Mrs. Percy Borden, who has been spending several weeks in Miami, Florida, with her son-in-law and daughter, Mr. and Mrs. John Oberne, has returned to Ottawa.

Mrs. George Pape has left Ottawa on a trip to the Pacific Coast, before sailing for England.

Dr. and Mrs. Alexander Primrose have returned to Toronto from California and en route they visited Mr. and Mrs. A. J. T. Taylor in Vancouver.

Miss Winnifred Wickstead has left Ottawa for Victoria, B.C., where she will be the guest of Sir Richard and

Lady Lake for a few weeks. On her return she will spend some time with Mr. and Mrs. Gilbert Patrick in Calgary.

Mr. and Mrs. A. H. Paradis with the Misses Claire and Louise Paradis have left Montreal by plane for Vancouver whence they will sail to spend some time in Japan.

Miss Kathleen Shackleton, noted artist and writer, has returned to Vancouver from a lecture tour of Vancouver Island under the auspices of Women's Canadian Clubs.

### BRIDES' PAGEANT

AT the 37 Club "Pageant for Brides" to be held in Eaton's Georgian Room, Toronto, on April 23-25, four types of weddings will be featured. Miss Betty Flavell will be the bride in the garden wedding and Miss Cecily Taylor bride in the cathedral wedding. There will be a house wedding, in which Miss Marion Ellsworth will portray the bride and Miss Ann Crowther will act as the bride in the chapel ceremony.

Other models will include: Mrs. John T. Band, Miss Barbara Band, Miss Phyllis Pattison, Miss Peggy MacLeod, Miss Vivien Temple, Miss Betty Gordon, Miss Joan Tamblin, Miss Edith Seixas, Miss Mary Wilder, Miss Peggy McLaren, Miss Beverley Fleming, Miss Annette Seagram, Miss Patricia Macabe, Mrs. A. A. Duncan, Miss Kay and Miss Sue Gaby, Mrs. Edward Deeks, Miss Mabel Coulson, Miss Clara May Gibson, Miss Elizabeth and Miss Barbara McClelland, Miss Peggy Armour, Mrs. Einer Rechner, Miss Joy Bristol, Mrs. Charles Gundy, Miss Barbara Eckhardt and Miss Louise MacBrien.



MISS MELBA LEE, daughter of Mrs. T. Wally Orr, of Montreal and New York, is seen arriving at the opening of "Gone With The Wind," in Bermuda. She is escorted by Lieutenant R. Pope of the Canadian Navy.

Yes, my dear...we found the secret of



*Perfect Harmony in our Home!*

"We simply had to have a room where Babs and Billy could practice without having to stop when I am on the 'phone or when their Dad wants to hear a special radio speech. We often go there ourselves for a sing-song! Difficult? Expensive? Not at all! We're paying for it under The Home Improvement Plan; just \$12.50 a month, and you really can't imagine the grand time we had planning every detail!"



**MARBOLEUM floors and MUROLEUM walls**

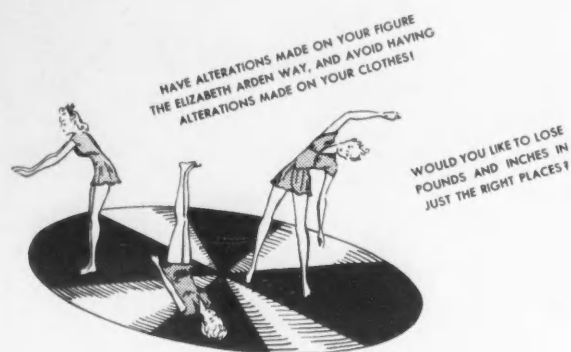
Your Architect or Contractor will gladly furnish details and cost of your room. Then if you desire, consult your Banker who will tell you how a Home Improvement Plan loan may be arranged. Loans apply to any improvement of this type that becomes a permanent part of the home.



WHY not do just as this family did: build a smart extra room with colourful, permanent MARBOLEUM and MUROLEUM for the floor and walls. With the decorative note sounded by these key materials, choice of drapes and furnishings follows and soon your room is complete. The field of the floor suggested here is MARBOLEUM Pattern M/53 with border and inter-lining in ivory and green Dominion Battleship Linoleum. The smart motif is made from yellow, orange and green Battleship Linoleum. The custom-built MUROLEUM walls combine patterns 811, 814, 815, 821 in panel and dado effects. MARBOLEUM comes in the widest range of colours and effects. It is easy to clean and keep clean and needs no costly upkeep. MUROLEUM goes on just like wallpaper and, most important of all, is washable.

DOMINION OILCLOTH & LINOLEUM COMPANY LIMITED • MONTREAL





## Elizabeth Arden

### HOME EXERCISE COURSE ON PHONOGRAPH RECORDS IS THE SOLUTION

Elizabeth Arden has created a new Home Exercise Course for women who are unable to attend her Salon Exercise Classes. You hear, on records, exercise instructions exactly as they are given in the famous Elizabeth Arden Exercise Salons. You see, in the printed folio of exercises, the correct way to do the exercises. Follow the exercises faithfully every day, take your measurements every week, and you will be gratified at the results you can achieve.

Elizabeth Arden Exercise Record Course Complete...Twenty Exercises on Three Records in an Album...Illustrated Folio...\$10.

Telephone and Mail Orders Filled...Trinity 9111, local 294

*Simpson's*



A NEW DEPARTURE. Katharine Cornell turns from tragedy to comedy in "No Time For Comedy" which comes to the Royal Alexandra Theatre, Toronto, next week. Above, a scene from the play, with Miss Cornell and Francis Lederer.

## MUSICAL EVENTS

### Supporting the Proms

BY HECTOR CHARLESWORTH

TORONTO gets orchestral music for eleven months of the year, but there is always a lull in April. However, the supporters of symphonic music are not inactive; and a campaign, blessed with some measure of success, has been in progress in behalf of the Summer Symphony Association, headed by Dr. Roscoe Graham. As many readers are aware this body is an auxiliary in the support of the Promenade Symphony Concerts at

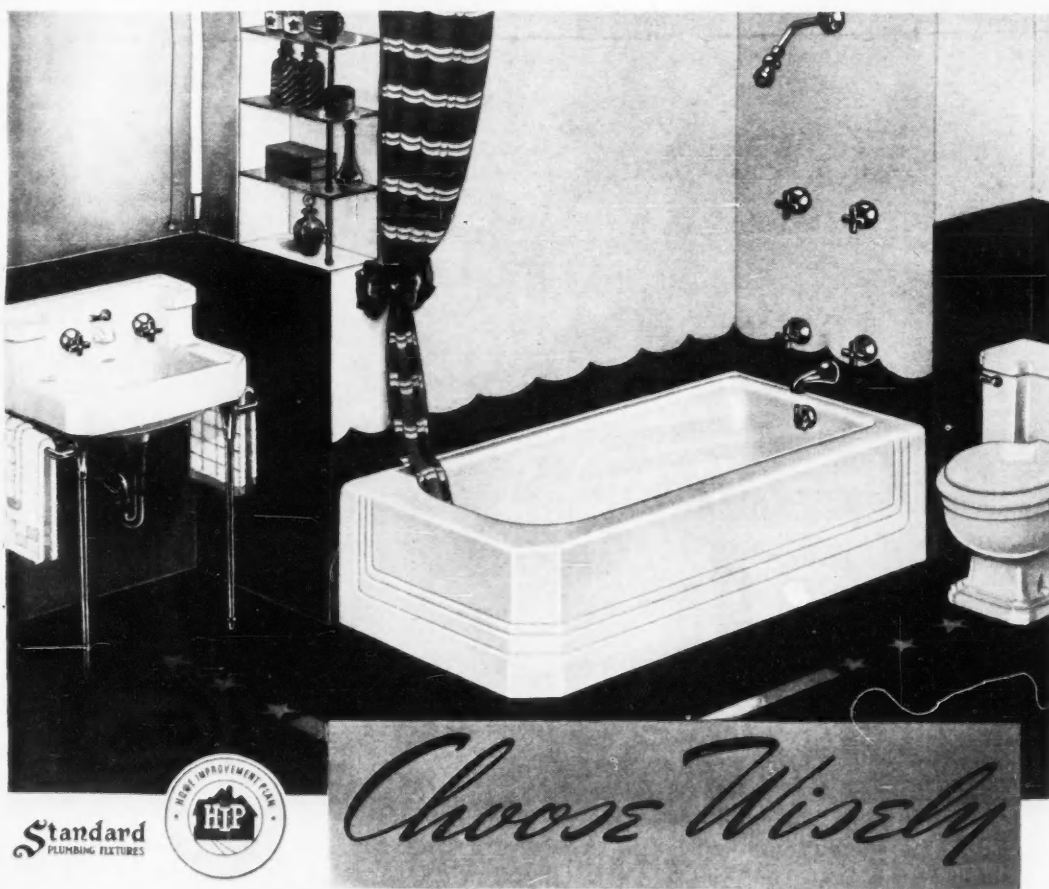
Varsity Arena, which are under the management of the Musical Protective Association. The prices of admission at these concerts, designed to provide music for listeners of small means, are so low that unless a capacity audience is forthcoming each week, the remuneration of orchestral players falls far below a decent wage level. To "pick up the slack" so to speak, the Summer Symphony Association provides a contingency fund, and without this unselfish contribution, the Proms could not have been continued—with an orchestra of symphonic dimensions. The outlook for the coming season is excellent, but there will be weeks when the Association must come to the rescue.

It goes without saying that Reginald Stewart will again be conductor of the Proms which begin on May 2nd and the guest artist at the opening event will be the always exhilarating Percy Grainger. Mr. Stewart himself has been absent from Canada and has been winning new laurels in the United States, not only as conductor of the Ford Hour, but in piano recitals in many cities. His tour wound up recently with a recital in Town Hall, New York, which received favorable attention from all the leading critics. It was not perfunctorily dismissed as are many recitals, but extensively reviewed. Let the New York Times speak for the rest: "His piano playing has the breadth of perception of a well-rounded musician. His Bach is virile and full-blooded, and when occasion requires, warm and poetic. His Mozart was delicate, finely-chiselled and yet vital. His Chopin is sensitive and imaginative. And his Liszt is sheer virtuosity."

#### Gifted Recitalists

A new duo-piano team, Lucile and Muriel Reuben, who have won distinction at competition festivals in Buffalo, London and other centres, made their Toronto debut at St. Joseph's College Auditorium recently. Both sisters are Associates of the Toronto Conservatory of Music and have worked assiduously together for years. Their playing reveals deep musical intuitions, manifest in the beauty of their touch, rhythmical elan, and youthful enthusiasm. They respond instinctively to each other, and while they have ample power it is their ease and delicacy which make their playing fascinating. Their rendering of Chabrier's "Espana" was rhythmically perfect, and delightful in color and nuance. They were also lucid and admirable in such a contrasted work as Cesar Franck's, "Prelude, Fugue and Variation." They were also fascinating in transcriptions of Schubert lyrics and in Bax's unique "Moy Mell." Judging by present accomplishment they should go far.

Phyllis Parker, a charming young Winnipeg violinist, gave a recital at Conservatory Music Hall, assisted by the exquisite pianist Margaret Parsons. Such numbers as the Franck Sonata and the Handel Sonata in A major gave adequate opportunities to both young artists. Miss Parker's bowing is free and authoritative and she produces a warm, flowing and appealing tone. Her technical facility is unusually complete, and she has a fine sense of phrasing and climax. Her resources were brilliantly revealed in the Bach Chaconne for violin alone, and her playing of lighter pieces was bright and buoyant. The young soprano, Millicent Bancroft Cleland, aroused a distinguished audience to real enthusiasm at her



DOMINION  
HEATING EQUIPMENT

Standard Sanitary & DOMINION RADIATOR  
TORONTO CANADA LIMITED



### Oriental Cream

GOURAUD  
gives a flower-like complexion for this important occasion. Will not disappoint.  
White, Flesh, Rachel, Sun Tan

### MAKE YOUR OWN Viyella SKIRT

BRITISH—UNSHRINKABLE—COLORFAST  
36 or 54 inches wide. At all leading stores or write Wm. Hollins, Ltd., 266 King St., Toronto

recent recital in Conservatory Music Hall. Her voice is large in compass, appealing in emotional quality, even in texture, and is handled with uncommon ease and skill. With Edith Foote at the piano she sang a program of a most diversified character, ranging from Ponchielli's "Suicidio" to classic lyrics like Handel's "As When the Dove" and Haydn's "Gloria la Motte." A string trio, Harold Sumberg, Robert Warburton and Maurice Adeney gave gracious renderings of pieces by Mozart and Beethoven.



Lickety Zip...  
COMES SPRING  
AND THE NEW  
TYLESS

OWENS & ELMES  
Ltd.  
151 YONGE ST., at Richmond

## PHILADELPHIA ORCHESTRA

EUGENE ORMANDY, CONDUCTOR

MONDAY EVENING, MAY 6th : TUESDAY EVENING, MAY 7th  
MASSEY HALL MAIL ORDERS NOW! \$1.00, \$1.50, \$2.00, \$2.50, \$3.00  
PLEASE ENCLOSE SELF-ADDRESSED, STAMPED ENVELOPE

when you need  
the best in

- ◆ ◆ cold storage
- ◆ ◆ dyeing
- ◆ ◆ cleaning
- mothproofing

Call  
Randolph  
3121

*Parker's*

main shops - Yonge just above Bloor



HERE'S THE NEW  
50% faster  
OLD DUTCH  
CLEANSER

YES, IT CUTS GREASE  
LIGHTNING-FAST!

GIVES A QUICKER SPARKLE, TOO!

FASTEST CLEANSER I EVER USED!

MADE IN CANADA

Women everywhere are praising the New 50% Faster Old Dutch Cleanser. They marvel at its lightning-fast grease cutting quality. Since grease is woman's greatest cleaning problem, the New 50% Faster Old Dutch Cleanser gives you faster all-around cleaning—faster sparkle to surfaces because of the new magic-like ingredient that has been added to the famous Old Dutch formula.

It's waiting for you now at your dealer's in the same, familiar package. Get a supply today and watch it go to work on greasy stoves, sinks, pots and pans. See what a swift sparkle it brings to bath tubs, wash basins, glass and painted surfaces. The New 50% Faster Old Dutch Cleanser is wonderfully thrifty, too, because it goes so far. Doesn't Scratch... Made with Seismotite

HERE'S A WONDERFUL BARGAIN  
in beautiful A-1 Quality  
WM. A. ROGERS SILVERWARE  
3 Salad Forks for only 60¢  
and 3 Old Dutch Labels (\$1.60 value)

These attractive Salad Forks are A-1 Quality Silverware with an overlay of pure silver at point of wear. Made by Oneida, Ltd., in the attractive "Croydon" pattern. This offer, good only in Canada, expires December 31, 1941.

OLD DUTCH CLEANSER, Dept. H 14,  
64 Macaulay Ave., Toronto, Ont.  
I am enclosing \_\_\_\_\_ windmill pictures from Old Dutch  
labels (or complete labels) and \_\_\_\_\_ for which please  
send me \_\_\_\_\_ Wm. A. Rogers Salad Forks and circular  
telling about other pieces. NOTE: Send 60¢ and 3 labels  
for each set of 3 salad forks you desire.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Province \_\_\_\_\_

SEND FOR  
THEM TODAY



# AT THE THEATRE

## The 1940 Abie's Irish Rose

BY LUCY VAN GOGH

IT IS a characteristic of the present era that it is able, in fiction and the drama, to treat a murder, when once it has happened, with any degree of frivolity that may be necessary to the story. A murder that has once been committed becomes simply the operative cause for the hunt for the criminal, which has become a species of game, and may be played in any key, major or minor, that the author desires. Unfortunately this treatment can never be applied to the murder before it has been committed. An impending murder cannot be treated in any other way than seriously. This is why in nearly all detective stories the murder is committed quite early in the first chapter, or even antedates the opening scene, which is devoted merely to its discovery.

In "Margin for Error," the third of Clare Boothe's comedies to reach Toronto within two years, the murder—we shall call it that out of deference to a note in the program requesting us not to divulge the developments of the second act—takes place at the end of the first act, and that act consists almost wholly of very serious melodrama, in which the victim, an exceedingly unpleasant and dishonest German consul, is the chief figure. The second act consists of the very light-hearted process of sifting out the alibis of the various persons who could have committed the murder, a process carried on mostly by a Jewish police officer who possesses a rich fund of New York wisecracks, and is admirably impersonated by Sheldon Leonard. The consul, being dead, is naturally not on at all in the second act, and Officer Finkelstein is on very little in the first, and the rest of the cast are not very striking people; so that with two totally different leading players and two totally different atmospheres, the first and second acts are really two totally distinct plays. It would require a cast of transcendent genius to play both of these acts perfectly, and this week at the Royal Alexandra the first act is unreal, poorly characterized, hard to follow owing to the speed of delivery, and monotonous owing to the slowness of development. The second act is a very different matter, and is quite effectively played in a manner that approaches farce and with a good deal of shouting and brisk action to get the wisecracks over and to obscure the paucity of genuine dramatic material.

READERS of SATURDAY NIGHT may have gathered that this reviewer does not think very highly of Miss Boothe's wit, which seems to us to be shallow and brittle, and not seldom to be dragged in with difficulty instead of arising out of character and situation. A good deal of it, in this play, seemed to be a dexterous modernization of "Abie's Irish Rose" with minor adjustments due to the fact that a difference of race is a somewhat more serious matter now than it was twenty years ago. In this respect we have to confess that a large audience on Monday night entirely disagreed with us, and approved of Miss Boothe's pleasantries with much laughter and applause. Even we were unable to restrain our admiration of the dexterity with which this playwright manages to impart an air of importance and contemporaneity to a lot of very ordinary and old-fashioned dramatic material, by mixing into her situations elements of things that have been on the front pages of the newspapers during the last few months before the play was written. In "Kiss The Boys Goodbye" she used the fight over the casting of "Gone With The Wind." In this piece she uses the much discussed episode in which Mayor LaGuardia gave instructions that the guarding of the German Consulate in New York from mob violence should be performed by Jewish policemen. If Miss Boothe were writing a play this week we have no doubt that it would be about Mr. James R. Cromwell. This of course means that her dramatic output will "date" rather rapidly; but what does that matter if it goes on bringing in as large returns as the three plays from her pen which Toronto has already seen?

The role of the Consul is admirably

performed by Kurt Katch, formerly a leading German actor and now exiled on account of a percentage of Jewish blood. His Consul is as cold-blooded a villain as anybody could desire, with a typical Prussian head, a persistent upward tilt to his chin, and the manner of a Simon Legree. If the piece were a serious melodrama, Mr. Katch would be just the thing for it; as it is, we fancy that he is mainly responsible for the first act being too serious and insufficiently amusing.

which does not enjoy the quiet, Katharine Cornell has returned in all her magnificence, playing comedy with effortless skill and personal sincerity.

The following Sunday the distinguished critic again paid tribute to Miss Cornell and the play: "If an actress wears the tragic mask too constantly, the grand parts can isolate her from audiences. Although the grand parts may be superhuman in scope, they begin to seem inhumanly remote in long succession—the passion always sublime, the declamation always deliberate and at top compass. Miss Cornell takes first rank as a dramatic actress in the illustrious parts. She can handle them. She can adapt the grand manner to the brisk modern tempo because the emotion with which she floods the stage proceeds from personal sincerity. People are squeamish about the big emotions today, but her honesty carried her through the big scenes that would be unpalatable if they were artificially acted. Her technique is noted in her personal attitude toward life.

"... She has not played comedy here for years, if ever. But make no mistake about it; it is very pleasant to have her among the mortals for a while. A very winning mortal she is, too. Her humor is an expression of tolerance rather than an irradiation of wit. Her modesty gives the play an engaging exterior. Attired in some of Valentina's most stunning gowns, Miss Cornell plays comedy in a style that is wholly delightful to us."

### COMING EVENTS

WHEN Katharine Cornell came to New York in "No Time for Comedy" last April 17, the occasion called forth one of the most brilliant openings Broadway has seen in recent years. After twenty-four weeks in Manhattan and a tour to the Pacific Coast and back, S. N. Behrman's play is still drawing packed houses and volleys of praise. The celebrated actress-manager will come to the Royal Alexandra Theatre, Toronto, in her latest play for one week, opening Monday evening, April 22nd.

Aside from marking her return to Broadway after an absence of almost two years, "No Time for Comedy" was also Miss Cornell's first appearance before a New York audience in a modern comedy.

Next morning, Brooks Atkinson wrote in the New York Times: "After two years of silence in New York,

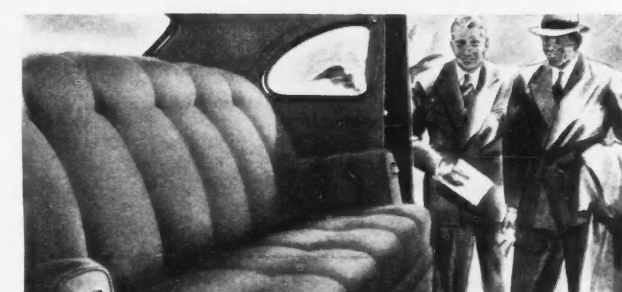
## "HOW I DISCOVERED THE MOST AMAZING LOW PRICED CAR EVER BUILT"



**MY BEST FRIEND TOLD ME** something I hadn't realized... that, when it came to buying cars, I had a bad case of the "other three" habit. I used to sign up regularly for the same old "habit" car, without even bothering to look at any other. My friend said I was missing plenty. Well, I took his tip and began to look around. About the first thing I saw was a new Hudson Six.



**Its good looks stopped me** in my tracks! "But," says I to myself, "that's too much car for your pocket-book, my boy." Then I saw the price card on it... and it was my kind of price! That Hudson was a beauty! Real lacquer finish, real chrome bands instead of painted stripes... and its Dash-Locking Safety Hood is hinged in front so wind can't blow it open. Locks from a lever inside the car, too, protecting engine parts from tampering or theft.



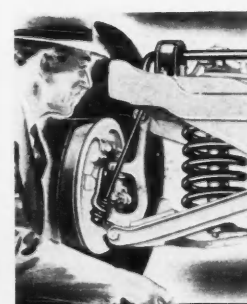
**Then I looked inside!** Boy, what room, what swell upholstery, what real class all over! Not only the biggest car, but the best all around, that I'd ever seen for anywhere near the money. Great big luggage compartment. Seats that are really wide enough for three grown people. Handy Shift at the steering wheel, fine looking instrument panel, all kinds of equipment. And, for a few dollars extra, I could even have Airfoam Seat Cushions. When I thought of the wife and youngsters riding in all that luxury, I began to feel like a millionaire! I was three-quarters sold before I ever took the wheel.



**But I hadn't gone a mile** before I realized that I was driving a different kind of automobile... so smooth riding, with such a feeling of velvety power, so easy to steer, that I just sort of gasped. The salesman told me it had independent front wheel coil springing of a kind never used before in any car costing less than \$1400... and I could tell he was right. I'd never owned a car that gave me a ride like that. Then he told me about Patented Double-Safe Brakes, which you get only in a Hudson.



**Finest hydraulics**, with a separate mechanical emergency braking system working right off the same foot pedal. If hydraulics should ever fail, as they can in any car, you just push farther on the same foot pedal, and STOP. Canada's safest car!



**Then, there's Patented Auto-Poise Front Wheel Control** that helps keep wheels straight even if a tire blows. And when the salesman told me that, in an official test, this Hudson gave more miles per gallon than any other full-sized car ever did, I said: "I'm sold!"

Car shown in new Hudson Six Touring Sedan, \$1031\*, delivered in Tilbury, Ont.



## HUDSON SIX

THE CAR TO SEE WITH THE "OTHER THREE"

LOW PRICES... STARTING AT

**\$900**

\*delivered in Tilbury, Ont., including Government taxes, and including local taxes, if any. Low time payment terms. Prices subject to change without notice.

1940 WINNERS IN EVERY POPULAR PRICE CLASS

New HUDSON Six, most amazing lowest priced car ever built—starting at \$900\*

New HUDSON Eight Canada's lowest priced straight eight, starting at \$1244\*, and new Super-Six, starting at \$1178\*

New Country Club Sedans, luxury sensations of the year, starting at \$1458\*



The Hands of GLADYS SWARTHOUT

Brilliantly successful in opera, concert, screen and radio, Gladys Swarthout, leading mezzo-soprano of the Metropolitan Opera Company, is an outstanding figure in the world of music. Now at the peak of her career, her characterization of "Carmen" was a significant event in the current Metropolitan opera season.

Miss Swarthout's watch is a Longines "Carmen"

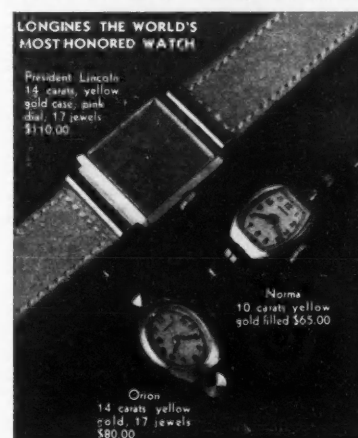
THE WORLD'S MOST HONORED HANDS WEAR THE WORLD'S MOST HONORED WATCH

Longines

Brilliantly successful, too, are Longines watches in the critical service of aviation, science and exploration, as well as in the service of discriminating owners. Longines honors include 10 world's fair grand prizes, 28 gold medals and more honors for accuracy than any other timepiece. In 77 countries the world's most honored hands wear Longines, the world's most honored watch.

This year Longines jewellers proudly feature new models distinguished by their beauty, their exactitude and their long life. Below are shown three attractive models. Other Longines ladies' watches sell at \$45.00 and up, with men models at \$42.50 upwards. Ask your jeweller for illustrated leaflet or write

LONGINES-WITTMANERCO, OF CAN. LTD., 240 ST. JAMES ST. WEST, MONTREAL



Make your own  
**Viyella**  
TARTAN DRESS  
AUTHENTIC SCOTCH TARTANS  
UNSHRINKABLE - WASHABLE - COLORFAST  
36 inches wide. At all leading stores or write  
Wm. Hollis, Ltd., 206 King St., Toronto

**ROYAL ALEXANDRA**  
NEXT WEEK MON., APRIL 22  
**Katharine CORNELL**  
& THE PLAYWRIGHTS present  
SM. BEHRMAN'S NEWEST SUCCESS  
**NO TIME FOR COMEDY**  
with **FRANCIS LEDERER**  
MARGALO GILLMORE - JOHN WILLIAMS  
Eves. \$1.00, \$1.50, \$2.00, \$2.50, \$3.00  
Mats. Wed.-Sat. \$1., \$1.50, \$2., \$2.50

**BoVril**  
DEFINITELY HELPS DIGESTION

**Beethoven Festival**  
BY THE  
**HART HOUSE QUARTET**  
MAY 13 - 15 - 17 - 18  
IN THE GREAT HALL,  
HART HOUSE  
TICKETS \$3 FOR ENTIRE  
FESTIVAL  
STUDENTS - HALF RATE  
Phone AD. 7301 for Particulars.  
Cheques to Hart House Quartet,  
Massey Hall.



KATHLEEN PARLOW, the distinguished Canadian violinist, who is conducting a course of lecture recitals at the Toronto Conservatory of Music.



**DOGS DETOUR** Shrubs and Evergreens SPRAYED WITH "BLACK LEAF 40"

DOGS do not like the smell of "Black Leaf 40." Spray their favorite haunts and protect your flowers and shrubs from the dog nuisance. Does them no harm.

An effective spray for certain insects on flowers, plants, trees and shrubs.

**INSIST ON ORIGINAL FACTORY SEALED PACKAGES FOR FULL STRENGTH.**

**Black Leaf 40**

Sales Distributors for Canada  
**DUNN SALES LIMITED**  
140 ST. PAUL ST. W., MONTREAL  
229 YONGE STREET, TORONTO

**LOOK FOR THE LEAF ON THE PACKAGE**

**Spring's in Swing!**

The entrancing Rhythm of Spring...soothing sea, warm winds, bright and beautiful blooms...fills the air in Atlantic City. Enjoy it at The Claridge, where rooms are spacious, luxurious and exceptionally pleasant. 3 ocean decks. Enclosed Solarium. Health Baths.

European Plan: Single from \$4.50; Double from \$7.

Mr. Jules Hone, Canadian Representative, University Tower, Montreal

**Hotel Claridge**  
Atlantic City, N. J.

Gerald R. Trimble  
General Manager

**TRAVEL WEST THE JASPER WAY**

on Canadian National's Air-Conditioned

**CONTINENTAL LIMITED**



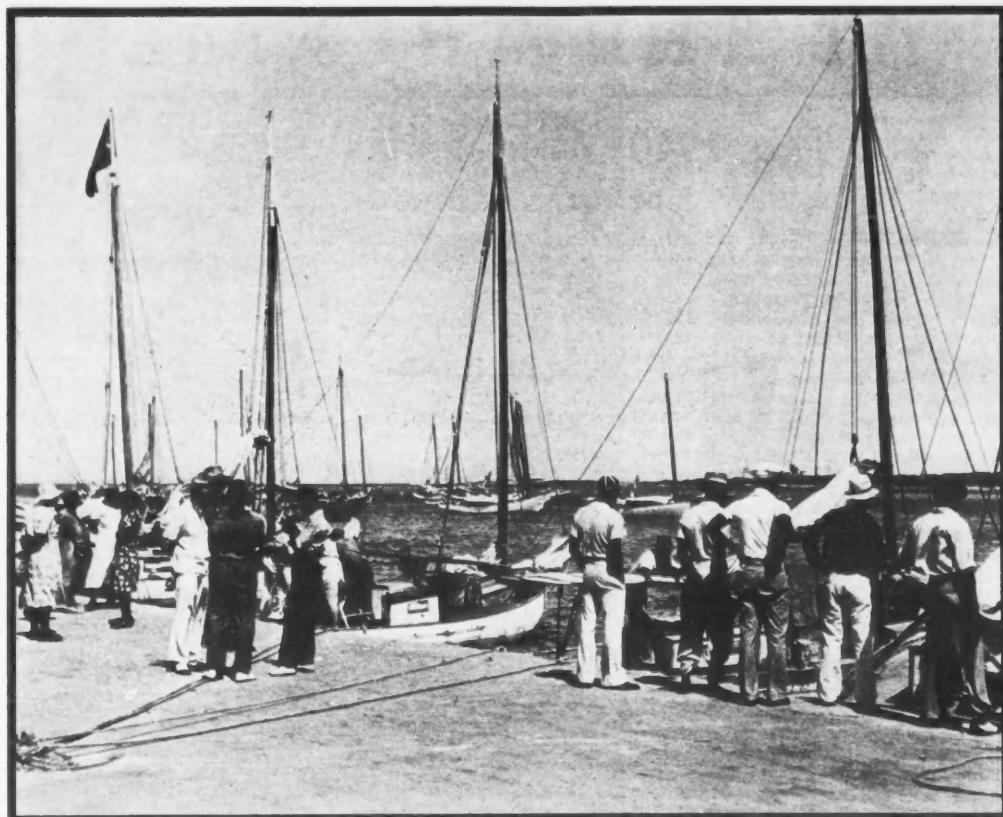
The Continental Limited, passing Mt. Robson, highest peak in the Canadian Rockies

THE Continental Limited, one of the world's great trains, crosses Canada the Jasper way — the scenic way! Through the rugged beauty of Northern Ontario, across the Empire's granary, the golden prairies. And on by lovely passes through the Canadian Rockies, where your ticket permits you stop-over privileges at Jasper, vacation centre of this mountain wonderland.

The air-conditioned Continental Limited offers you all the comforts of modern travel at its best. Comfortable coaches. Roomy observation-library and buffet car. Sleeping cars with compartments, drawing rooms and berths. Dining car where delicious and moderately-priced meals are served. De luxe travel at no extra fare.

Ask any Canadian National Agent about the Continental Limited's alternative routes between Jasper and Vancouver — the famous Triangle Route that crosses the Rockies through two different scenic regions, with a luxurious steamer trip along the coast between Prince Rupert and Vancouver. Ask also for illustrated booklets on Jasper... the colourful voyage to Alaska... and Minaki in Ontario's lovely lakeland, another high-spot on the Continental Limited's route.

**CANADIAN NATIONAL**  
TO EVERYWHERE IN CANADA



NASSAU HARBOR WITH ITS MYRIAD SMALL BOATS AND MOTLEY CROWD OF ONLOOKERS.  
—Canadian National Steamships.

## PORTS OF CALL

### Nassau, the Ideal Year-Round Resort

I HAVE just returned from Nassau in the Bahamas. I really went down to bring my family home, but they—like so many others—are staying on and I hope to rejoin them towards the end of April.

Not so long ago, Nassau was known only as a winter resort and I remember when February 22 marked the height of the "season" and when you saw few visitors on the beaches or along Bay Street by the end of March. But times have changed. Gradually the so-called "winter season" lengthened, and last summer several hotels remained open and merchants did a brisk trade.

I, for one, am not surprised. I recall the prophecy of a magazine editor made ten years ago when, in urging me to go to the Bahamas during the month of May, he predicted that the Islands would one day be as popular as an all-year-round resort as ice cream at a Sunday School picnic.

#### Air-Conditioned

There is a peculiar, intangible charm about a Spring day in the Bahamas which you find it hard to define. And the summers! There is no difficulty in defining the charms of the Bahamas in the summer. Why, at the end of June I have slept beneath a blanket in Nassau while Montreal and Toronto were stewing in humidity as high as that of a steam bath. Remember, trade winds keep the temperature in its place in the Bahamas in the Spring and Summer.

And with Spring comes the best fishing season of the year. There are good grounds near Nassau itself for sail-fish, bonita, grouper kingfish and other fighting varieties; and off the islands of Bimini, Cat Cay and Walker's Cay, you will find the giant blue and white marlin and the huge tuna. Record catches of blue marlin in Atlantic waters have been made off Bimini. The average weight of each blue marlin boated last year was in excess of 300 pounds with the largest tipping the beam at 730 pounds.

One of the most interesting experiences I have ever had in the Bahamas was the trip I took by plane a fortnight ago to Governor's Harbor on the 100-mile-long Island of Eleuthera. The Bahamas Airways operates a weekly service to this quaint old settlement some 64 miles from Nassau, as well as to the equally fascinating settlements of Harbor Island and Hatched Bay. Governor's Harbor—population 500—may once have been the chief town of the

BY CHRISTOPHER BRYCE

Bahamas, for records suggest that it was the base of the Governor of the Eleutherian Adventurers who settled in the Bahamas in the year 1647.

Another new experience for me this year was mailing a letter from the bottom of the sea in the undersea post office which J. E. Williamson, the originator of undersea photography and a foremost authority on marine life, has established for the Bahamas government. The post office has the official title "Sea Floor, Bahamas," and is located in the Williamson Photosphere which is entered from the parent ship through a long pliable tube about 3 feet in diameter made of ring upon ring of steel and iron. This tube is extremely flexible and can be adjusted to any desired length, for it folds in upon itself like an accordion; through it flows a continuous stream of fresh air to the Photosphere.

The Photosphere itself is a steel chamber, 6x6x10 feet with a horn-like protrusion on one side which protects a circular glass window 5 feet in diameter. Seated within this undersea room, the observer gazes out on ever-changing scenes of indescribable beauty as the Photosphere is moved along by the ship above. I was amazed to find that it was possible for the sunshine to penetrate the fathoms of water; but then, of course, the waters of the Bahamian sea are very translucent. So much so, in fact, that flying over from Miami or around the islands, you can often see undersea formations from your window. Myriads of fish swim past your gaze as you sit in the Photosphere, blending their colors with those of sea plumes, sea fans and the most fantastic coral and sponge formations.

#### The Newest Thing...

Water ski-ing, the newest thing in sports, has become popular at Nassau where Captain d'Arcy Rutherford, noted water skier introduced it a year ago. This year there have been many devotees and the first international water-skiing championships were held a few weeks ago. Bicycling is coming back into its own at Nassau and this year I saw more and more cycling parties off for a picnic and swim on some secluded beach.

Soon I shall be flying back—I fly TCA to Montreal, then Canadian Colonial to New York where connections are made with Eastern Airlines—but in the meantime I know I shall

often pause and conjure up this kaleidoscope of Nassau: a drive through streets bordered by lovely pink-walled gardens... colorful bougainvillea and the flaming Royal Poinciana which will be coming into bloom about the time I return... Bay Street, down which Rhett Butler might have walked during his blockade-running days... sun-tanning... the surf... a moonlight sail to romantic Sandy Cay... the ever-fascinating sight of native women returning from market, singing, with heavy loads balanced atop their heads... racing craft bouncing around waiting for the starting gun... that dinner of baked turtle which takes over a day to prepare and cook... a Bahamian clam chowder... delicious ice cream made, believe it or not, from sour sop... the refreshing taste of sapodillas, sugar apples, pawpaws and other Bahamian fruits... a walk along the sponge wharf where you commonly see a large family living on one tiny native fishing schooner... the fascination of the market places... night life...

This year a holiday in **British Columbia**  
THE VACATION LAND THAT HAS EVERYTHING

Wherever you go or whatever you do in British Columbia you will find an entirely new and glamorous setting for every holiday adventure. Easy access by modern rail, road and air systems and there's accommodation to suit every budget.

Write today to the  
**BRITISH COLUMBIA GOVERNMENT TRAVEL BUREAU**  
VICTORIA, B.C., CANADA

**Mothersills**  
SEASICK REMEDY  
STOPS TRAVEL SICKNESS BY SEA, AIR and TRAIN

★ ESCORTED BANNER TOURS OF ★  
**MEXICO**

Carefree—All Expense Tours—  
An Ideal Spring Vacation  
DEPARTURES FROM CHICAGO  
EVERY SUNDAY, TO MAY 26,  
INCLUSIVE.  
In comfortable Pullmans...  
14 DAYS FROM CHICAGO  
\$21100 and up from  
TORONTO

Visiting: ★ Mexico City ★ The  
Pyramids ★ Cholula ★ Puebla  
★ Xochimilco ★ Cuernavaca ★ Taxco  
★ Toluca ★ Guadalupe ★ Desert of  
the Lions. All sightseeing by private  
motor. For illustrated folder and  
details, see your TRAVEL AGENT, or

**AMERICAN EXPRESS**  
Ground Floor Canadian Bank of  
Commerce Bldg., 25 King St. W.,  
Toronto, Ont. Elgin 5221.  
1188 St. Catherine St. W.,  
Montreal, Que.

★ American Express Travelers' Cheques  
Always Protect Your Travel Funds. ★

## TWO TRANS-ATLANTIC FAVORITES

the Italian Liners

**ROMA**  
AND  
**AUGUSTUS**

now join the superliners

**REX and Conte di SAVOIA**

in regular service to and from

**GENOA AND ALL EUROPE**

**FREQUENT**, regular service between New York and Genoa, the port most convenient to all Europe, will now be maintained by four of the world's foremost passenger liners. The ROMA and AUGUSTUS, like their running mates REX and CONTE DI SAVOIA, are specially designed for service on the Mediterranean route. More than 30,000 tons each, they are famous for their luxurious appointments and spacious Lido decks.

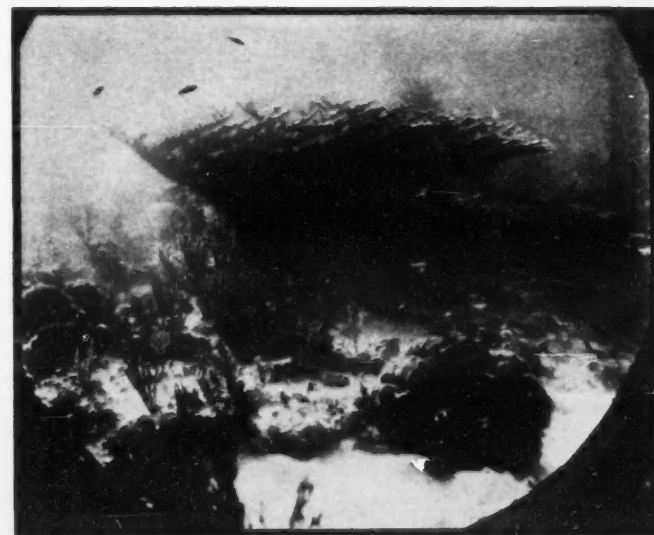
SAILINGS FROM NEW YORK  
to Naples and Genoa  
**CONTE DI SAVOIA** April 27  
Also May 25, June 22  
**REX** May 11  
Also June 8, July 6  
to Azores, Lisbon, Genoa, Naples, Patras, Trieste  
**ROMA** May 18  
Also June 29, August 10  
**AUGUSTUS** June 15  
Also July 27, Sept. 7

#### PREPAID PASSAGES FROM EUROPE

to North America,  
Central America,  
South America and  
other world ports  
may be arranged  
here. Frequent  
sailings from Italy.  
Ask for details.

Apply to TRAVEL AGENT, or Dominion Square Bldg., Montreal.

**ITALIAN LINE**



VIEW FROM THE CIRCULAR WINDOW of the only undersea post office in the world, the Williamson Photosphere; it has the title "Sea Floor, Bahamas".  
—Development Board, Nassau, Bahamas.



# ABOUT FOOD

## Just a Little Figuring

BY JANET MARCH

STATISTICS are always alarming. Some people love them, but there are others who never fully understand why 10% of the population per thousand die of housemaid's knee. They go through life wondering about that half person. Most people have had half-witted housemaids whose mentality was just good enough for floor waxing on the offending knees; perhaps she was the one the statistician knew too, or do they refer to someone half dead? There are always lots of those about, limping their way along telling all who will listen about their operations and all the organs they manage to get on without. If you are only half-dead or half-witted have you a place in the statistics? It's too hard.

Here is a short set of figures for you to put your mind on. The average person eats 2,150 pounds of food a year. Think of that on your store-room shelves! Of this tonnage 25% is fruits and vegetables and nuts. You may be a champion peanut-eater—if so, remember not to choke, for they don't show up on the machine which so cleverly exposes miscellaneous swallowed objects, making the doctor's task one of discovery up and down your private waterways—or you may be an apple-a-day man. There are lots of both sorts around, but the average eater gets his 25% on his breakfast fruit and his dinner vegetables with maybe an odd salad thrown in.

Most of us get a little stouter than we like during the winter. Of course the winter sports experts who rush up and down hills approach the summer looking svelte and muscular. The rest of the population which gets through winter by gritting its teeth and deciding to sit it out is apt to bulge here and there by April. Whether they like it or not they had better take to luncheon salads. Soup, a salad and coffee adds little to the stature, and even if you have always held that you don't like eating greenery much, you'll get to like it with the help of good salads. With spring in the air salads seem a suitable food. Of course the fresh things come from miles and miles away and haven't the flavor they'll have when you can pull them from your own garden, but with no comparisons possible they do very well.

Nowadays French Dressing is served almost everywhere. Gone are the times when you would be offered only a lumpy brew of home-made boiled dressing, hastily thinned with a little cream, the thinning process having merely succeeded in producing a lot of lumps. Some people like boiled dressing best, and of course, like everything from boiled eggs to Hollandaise it can be well cooked, but the two favorites are French Dressing and mayonnaise, and it is safer to ring the changes on them, not too many changes either. Salad dressing is no seventy bell carillon. It should be good but often the same—let the salad vary.

### French Dressing

Unless you like a sour dressing ignore the usual rule given in the books of one part vinegar to two parts oil. Step the oil up to three parts oil and one vinegar and add salt, cayenne, dry mustard, pepper and a little sugar. For variety add Worcester Sauce, tomato ketchup, or the well-known crumbled Roquefort Cheese.

### Mayonnaise

This can be bought made for you, and fewer and fewer people bother nowadays to beat the egg yolk and drop in oil. You know how horrid it looks when you go too fast in a hurry, though fine experts tell me they have un-curdled it in some mysterious way. Thin your bought or home-made mayonnaise down with lemon or tomato juice. Chopped pimento makes it look nice, or a tablespoon of Chili sauce or some chopped sweet pickles. If it's good mayonnaise better leave it alone. Putting lumps of things into a bland smooth sauce isn't such a good idea.

If you would like a change from both French and mayonnaise try this

one. Put the yolks of two hard boiled eggs in a mixing bowl, and mash them thoroughly with a fork. Add salt and pepper and a little prepared mustard. Then stirring hard add drop by drop the oil until the dressing is the consistency of thick cream. Then flavor with vinegar to individual taste, stirring it in well.

### The Green Salad

This is the popular and smart member of the salad family just now. Take plain lettuce, shred it and mix—just before serving—with French dressing. Endive, water cress and chicory if you can come by it, are good this way too, or mixed together. If you stick to this gourmet's salad don't be surprised if hunger creeps over you by half past three. The gourmet only meant it for a small part of the meal.

### Egg and Tomato

Take your lettuce, unshredded this time, and put a stuffed boiled egg

on it. Most people have their own ideas of what to add to the yolk of an egg before putting it back in its white. Some like chopped onion or pepper, everyone likes a dash of Worcester sauce, a little dry mustard, pepper and salt and either mayonnaise or some cream to stick it all together. Around the egg lay slices of tomato. Please peel the tomatoes. No one's insides can digest tomato skins.

### Sweetbread Salad

This is definitely a good sustainer, the only trouble is that possibly it's too good for the figure. Most people like chicken salad, but unless yours is a house in which a chicken perennially roasts in the refrigerator it is an expensive dish. No one is going to buy a chicken just for the pleasure of cutting it up for salad, unless it's for a party. Sweetbreads are another story, for you can pick up a few or as many as you want and they don't take long to cook. Parboil a pair in water with a little vinegar in it. Cool them and skin and cut them up in small pieces. Add a little chopped celery, salt, pepper, and cayenne, mix with mayonnaise and serve with either more of it, or French dressing.

### Julienne Salad

Take the outside leaves off a young small firm head of cabbage, and shred

it very, very thin. Put the shreds in cold water until they are crisp—this may not be necessary, but if you do, be sure to dry the cabbage on a towel, nothing is worse than soaking wet ingredients in a salad. Take a green pepper and cut it in very fine shreds too and mix with the cabbage. This can be served either on lettuce or as it is with French dressing or mayonnaise.

### TRAVELERS

Mrs. J. J. Vaughan has returned to Toronto from Palm Beach.

Mr. and Mrs. Richard Fulford have returned to Toronto from Palm Beach, where they spent several weeks.

Mrs. Rollo Mainguy, who arrived recently from England with her two sons, has been visiting her mother, Mrs. Walter C. Nichol, in Victoria, B.C. Mrs. Mainguy is leaving her sons at school there.

Miss Phyllis Henshaw, of Quebec, has arrived in England, where her marriage to Lieutenant Harry Fitz-Gibbon Boswell, Royal Engineers, son of Mr. and Mrs. C. E. Boswell of Quebec, will shortly take place. Miss Henshaw is a daughter of Mr. and Mrs. Gerald Henshaw, also of Quebec.

Mrs. G. Rutherford Caverhill has returned to Montreal from Boca Grande, Florida, and New York.

Lady Meredith, Mrs. Alex Pater-son and Mrs. H. B. Yates have returned to Montreal from New York. They



TWO NEW VERSIONS of the sport shoe for sportswomen, by Enzel of Paris. Note the thickness of the rubber sole which blends almost imperceptibly into a heel in both shoes.

have been spending a few days there, guests at the Ritz-Carlton Hotel, on their way home from an extended stay at Belleair, Florida.

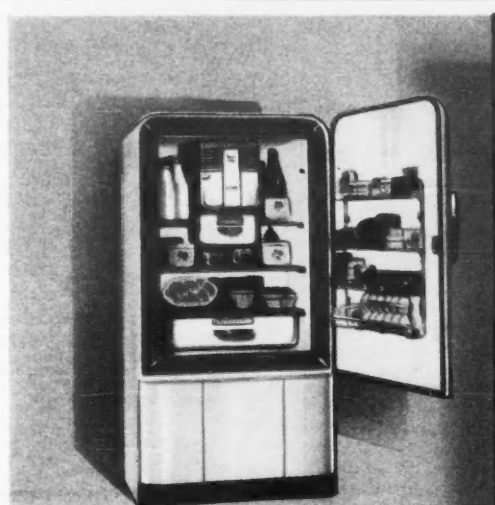
Mr. and Mrs. D. C. Durland have returned to Toronto from the Boca Raton Club in Florida.

Miss Maude Macarthur of Winnipeg, who has been spending some time at

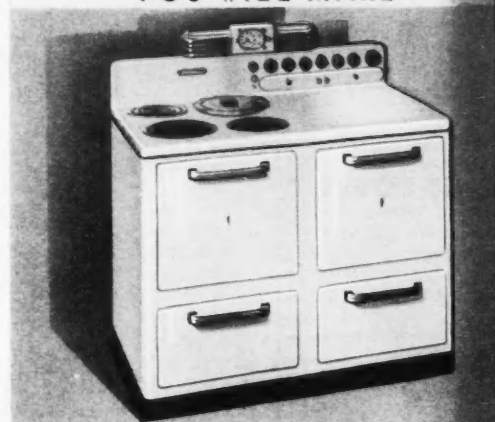
Harrison Hot Spring, left for Vancouver recently to be the guest of General and Mrs. A. D. McRae.

Mr. and Mrs. Melville McArthur have returned to Toronto after a few weeks at Pinehurst, North Carolina.

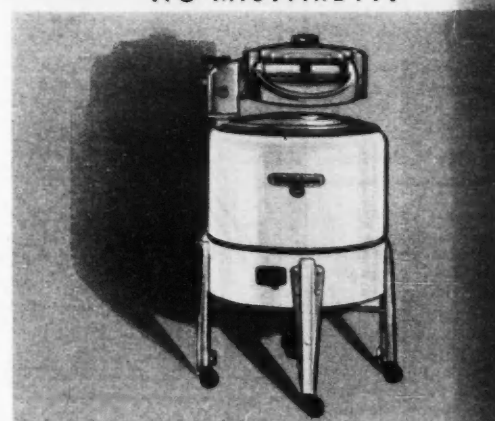
Mrs. Victor Ross is visiting Mrs. R. S. McLaughlin at her home, Cedar Lodge, Paget, Bermuda.



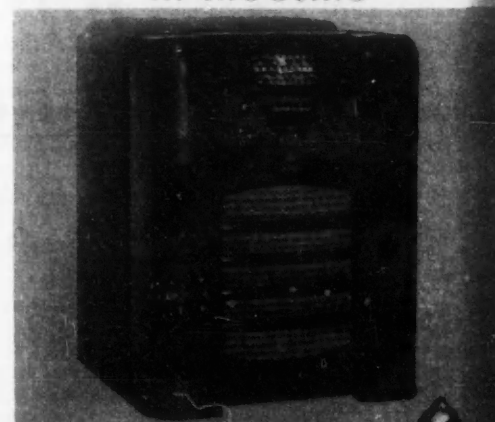
YOU WILL MAKE



NO MISTAKE...



IN CHOOSING



WESTINGHOUSE

All PERISHABLE FOODS NEED...  
**TRUE-TEMP**



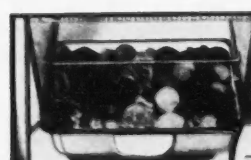
**SENSATIONAL WESTINGHOUSE DEVELOPMENT  
KEEPS FOOD AT CONSTANT TEMPERATURE  
AUTOMATICALLY!**

Today for the first time you can enjoy COMPLETE and FULLY AUTOMATIC protection which Westinghouse alone provides in its revolutionary new 1940 Refrigerator models:

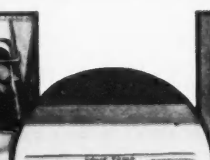
**FIVE ZONES OF COLD AND HUMIDITY** Correct conditions of temperature and humidity for all types of food; the SUPER-FROSTER for frozen foods, ice-cubes and desserts; the MEAT-KEEPER just above freezing with correct humidity for fresh meats; the MILK COMPARTMENT with the right degree of cold for milk and beverages; the SAFETY-ZONE FOOD Compartment for general food storage; the Glass-topped HUMIDRAWER to keep salads, vegetables and dewy-fresh fruits.

**PROTECTED BY TRUE-TEMP** The first and only refrigerator cold control that automatically maintains your FOOD at the temperature you select. SET IT AND FORGET IT! True-Temp automatically adjusts the operation of the refrigerator to compensate for all fluctuations in kitchen temperature. No other refrigerator gives you this positive, complete food protection.

See these and other sensational Westinghouse advancements in the new 1940 models at your nearest dealer.



**Glass-topped HUMIDRAWER**  
Keeps fruits, vegetables, salads garden fresh and tempting.



**TRUE-TEMP**  
Degrees of cold are plainly marked on the dial.

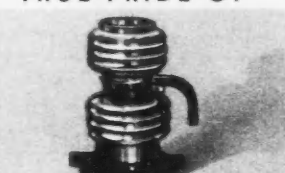


**Covered MEAT-KEEPER**  
Storage for a full week's supply (15 lbs.) of fresh meats for the average family.

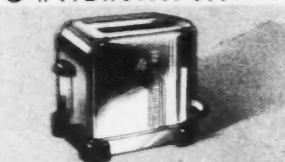
CANADIAN WESTINGHOUSE COMPANY, LIMITED Head Office and Factory: HAMILTON, CANADA  
BRANCHES: VANCOUVER, CALGARY, EDMONTON, SASKATOON, REGINA, WINNIPEG, FORT WILLIAM, TORONTO, ST. CATHARIES, MONTREAL, HALIFAX.



TRUE PRIDE OF



OWNERSHIP...AND



SATISFACTION...



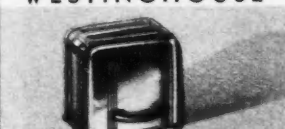
WILL ALWAYS



BE YOURS WITH



WESTINGHOUSE



ELECTRICAL



APPLIANCES



AND EQUIPMENT



IN YOUR HOME



**FEMININE MILITARISM!** Clover for her bonnet and a beautiful red cape-skin canteen for her handbag which is softly draped. The top opens canteen-wise without interfering with the soft, crushable sash handle.

Choose  
WISELY

Choose

**Westinghouse**

ELECTRICAL DESIGNERS FOR THE HOME



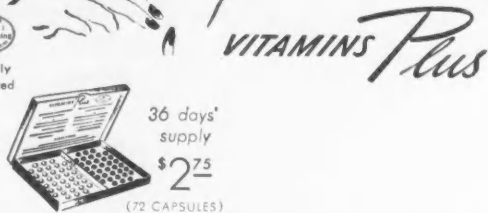


THE MORE YOU KNOW  
ABOUT VITAMINS

THE MORE YOU  
APPRECIATE...



Biologically  
Standardized



VITAMINS Plus... the daily vitamin routine that is high in quality... high in potency... high in the esteem of thoughtful people who have given the subject of vitamins careful attention. VITAMINS Plus contains vitamins A, B, C, D, E, and G... Plus liver concentrate and iron... and is taken once each day in two tiny capsules... Also 2 other sizes—18 days' supply \$1.50... 72 days' supply \$5.00.

Always insist on the original VITAMINS Plus because it provides

1. Smaller capsules—easier to take
2. High Potencies
3. High Quality Materials
4. Good Housekeeping Seal of Approval

5. The daily vitamin routine included in the scientific diet of Byrd's Polar expedition

MCGILLIVRAY BROTHERS LIMITED  
TORONTO, ONT.



"COMPANY—ABOUT FACE!"

—By Bert Bushell.

## THE BACK PAGE

### Improving the Movies

BY MARY LOWREY ROSS

MR. ELY CULBERTSON, whose talent for promotion must be taken seriously, has recently been turning his attention to the problem of the Mass-Mind. His conclusions, considerably boiled down, run something like this:

The Mass Mind is in every case made up of a number of cells comprising six or seven individuals, each cell in charge of a Group Leader. "The Group Leader stands at the front of the stage and his six or seven followers stand in the background imitating his every thought, gesture and emotion. It is the Group Leader who organizes a bridge game, selects a brand of cigarettes, decides that Roosevelt is a hero or a monster, throws old shoes at newswomen, or lynches a negro. He counts; his followers are but shadows in his image."

Now the Group Leader, Mr. Culbertson points out a little further along, is always more intelligent than his followers. (In the matter of throwing old shoes and initiating lynchings Mr. Culbertson seems to be confusing intelligence with animal spirits, but let that pass.) The corollary is that any group, following its leader, is actually smarter than itself. Both national advertisers and the motion picture industry, he points out, have been overlooking this simple fact for years. Instead of concentrating on the original thinkers, i.e. the leaders who organize bridge games, select brands of cigarettes, etc., they have aimed at a conception of mass-stupidity which doesn't in fact exist.

THUS if a Group Leader should find a million dollar production boring, and drop asleep in the middle of it, the Group which presumably imitates his every thought, gesture and emotion, would get bored and fall asleep too, even if, as private though limited individuals, they preferred to stay awake and enjoy the show. This phenomenon repeated in audiences

can tell, giving a damn about the structure of the mass-mind. He has just worked away capriciously with his odd fancies and animals worrying a little at times perhaps about how he was to cover his mounting pay-roll but not allowing the thought to distract him from the delightful business of getting everything down on celluloid exactly as he wanted it. Time enough to worry about whether the public was going to like it when he was satisfied that he liked it himself.

This, from the sales point of view, is the wrong way of going about it. But it happens to be the way the hu-

### TO A PLATONIC LOVER

YOUNG man whom I do not love,  
Let us walk together,  
Making cool and painless talk  
Of trees and books and weather.

We'll have friendship ripe and good,  
Love I'll not be missing,—  
At my age I've had enough  
Of quarrelling and kissing.

I will never lose you sleep.  
You will never leave me.  
Word of yours or look of yours  
Will not delight or grieve me.

My heart that broke so many times  
Will soon be firm and whole.  
And I'll have peace by night and day  
And boredom in my soul.

JOYCE MARSHALL.

man imagination works. An artist is usually interested in his audience, but he is rarely interested in his market; certainly not to the extent of analyzing it and getting it down cold before he sets to work. When pictures are mediocre it isn't because the director has aimed at the masses and misfired. It is usually because he has been indifferent to his material, tired of refurbishing over and over the same dull story, satisfied to slick the whole thing over with a good gloss finish and get it out of the way. And when a picture is good—as "The Informer," or "Wuthering Heights," or "The Grapes of Wrath" were good—it is simply because the director has worked over his material with conviction and delight—and usually with considerable misgivings as to how the public was going to take the results.

So it is a little hard to believe that anyone is going to improve the movies noticeably simply by jacking up the intelligence rating of the masses a few notches and aiming at that. The resulting pictures might be a little more knowing in tone and a little sharper in making their points and the sleepyheads in the audience might be vaguely irritated by them at times. But they would still be a standardized product, moving along on a slightly higher level, but still on a level. And they probably wouldn't be any more fun to watch; because the men who made them, still preoccupied with the dreary problem of keeping everybody happy, hadn't had any fun themselves.

### THE BACK PAGE

Suitable contributions to "The Back Page" will be paid for at regular rates. Short articles, verse, epigrams or cartoons of a humorous or ironical or indignant nature are what the editors are seeking. Preference is for topical comment. Address all contributions to "The Back Page", Saturday Night, 75 Richmond St. W., Toronto.

WELL, there is Walt Disney. And Walt Disney has been going on for years without, as far as anyone

## EATON'S

BRIGHTENS  
YOUR SPORT LIFE WITH  
*California Imports*



Exotic as a tropical flower... comfortable as your skin... these inspiring sports clothes are creating a sensation in the newly opened "California Shop". They're original styles by six famed designers of the West Coast—and were personally selected by our buyers!

A. PLAID DRESS—in crisp cotton smartly detailed. With white detachable pique trim. In Red, Blue, Brown. Sizes 12 to 18.  
EATON PRICE, Each 6.95

B. SLACKS OUTFIT—navy bengaline with white jersey lined hood, white jersey blouse. Size 16. Blue with red, Size 14.  
EATON PRICE, Each 29.50

CALIFORNIA SHOP, FOURTH FLOOR

T. EATON CO.

## A SHORT CUT TO A MAN'S HEART



## GENERAL ELECTRIC

REFRIGERATOR

and **Hotpoint**  
RANGE



G-E REFRIGERATOR—Selective Air Conditions—Controlled Humidity and many other new features. There are 2 models priced from \$189.



G-E HOTPOINT RANGE—Calred High-Speed elements are guaranteed for 3 years. 10 models from \$116.50.

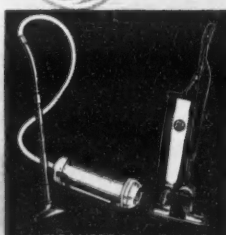
YOU get modern efficiency and extra economy with a G-E Refrigerator and a Hotpoint Range. Food is kept with a new freshness and flavour in this famous Refrigerator and is cooked faster and better by a Hotpoint Range.

Start today the G-E way of preparing finer meals—meals that cost less—that taste better. See your dealer. Ask him to show you the new saving and convenience features of General Electric Appliances. There are models within the price reach of all, with budget terms to suit.

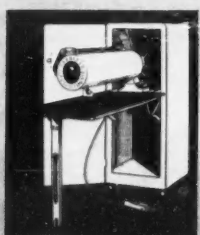
(Prices subject to territorial variations.)



MADE IN CANADA



6 CLEANERS from \$34.50



5 IRONERS from \$79.95



5 WASHERS from \$79.95

CANADIAN GENERAL ELECTRIC CO. LIMITED

## LUXURIA



for Flower Fresh Skin

When you cleanse your skin daily with Luxuria you are sure of a clean, smooth, fresh complexion. The beautifying moisture in this pure cream effectively combats dryness. Makes your skin petal-smooth—flower-fresh. 1.10; 2.55; 3.75.

Harriet Hubbard Ayer

180 LaGauchetiere Street, West • Montreal, Canada

LONDON PARIS NEW YORK

**Vigella**

the British Fashion Fabric

for DRESSES, SKIRTS and HOUSECOATS

Washable — Colorfast to Sun and Suds

At all leading stores or write for samples to Wm. Hollins, Ltd., 266 King St., Toronto



TORONTO'S  
RESIDENCE FOR WOMEN

Light Airy Bedrooms, Attractive  
Sitting Rooms, Excellent Meals,  
Laundry Facilities.

Transients Accommodated

Operated by  
THE SISTERS OF SAINT JOHN THE DIVINE

Apply to The Bureau  
TORONTO

45 Brunswick Avenue

Midway 5746

M. RAWLINSON  
LIMITED

Established 1885

MOVING — SHIPPING  
PACKING — STORING

KI. 5125 — 610 YONGE ST.

LOCAL AND LONG DISTANCE MOVING  
POOL CAR SHIPMENTS WITH SPECIAL  
RATES TO WESTERN PORTS

